



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**FIRST BUSEY CORPORATION**

**BHC Name**

**City/State** [CHAMPAIGN, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [12,859,689](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

| Number | Description  |
|--------|--|
| 1      | Consolidated assets equal to or greater than \$10 billion  |
| 2      | Consolidated assets between \$3 billion and \$10 billion   |
| 3      | Consolidated assets between \$1 billion and \$3 billion  |
| 4      | Consolidated assets between \$500 million and \$1 billion  |
| 5      | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6      | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7      | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9      | Atypical and second-tier holding companies   |

Mailing Address:

FIRST BUSEY CORPORATION  
100 WEST UNIVERSITY AVENUE  
  
CHAMPAIGN, IL 61820

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## Summary Ratios

|                                    | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|------------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000) .....       | 11,888,121 | 10,245,812 | 9,430,923  | 7,753,661  | 6,286,436  |
| Net income (\$000) .....           | 123,449    | 100,344    | 102,953    | 98,928     | 62,726     |
| Number of BHCs in peer group ..... | 130        | 128        | 146        | 154        | 148        |

|  | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 2 | Pct | BHC    | Peer # 2 | Pct | BHC     | Peer # 2 | Pct   |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|---------|----------|-------|
| <b>Earnings and Profitability:</b>   |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| <b>Percent of Average Assets</b>   |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Net interest income (tax equivalent) .....   | 2.30   | 2.60     | 24  | 2.79   | 2.77     | 42  | 3.08   | 3.21     | 32  | 3.14   | 3.33     | 33  | 3.29    | 3.29     | 49    |
| + Non-interest income .....  | 1.09   | 1.04     | 58  | 1.14   | 1.21     | 54  | 1.23   | 0.90     | 73  | 1.16   | 0.90     | 70  | 1.35    | 0.93     | 79    |
| - Overhead expense .....   | 2.21   | 2.17     | 55  | 2.29   | 2.57     | 38  | 2.74   | 2.59     | 59  | 2.49   | 2.58     | 46  | 2.80    | 2.60     | 65    |
| - Provision for credit losses .....  | -0.13  | -0.09    | 39  | 0.38   | 0.51     | 31  | 0.11   | 0.12     | 55  | 0.06   | 0.12     | 33  | 0.08    | 0.11     | 46    |
| + Securities gains (losses) .....  | 0      | 0.01     | 40  | 0.02   | 0.02     | 59  | 0.01   | 0.01     | 70  | -0.03  | 0        | 10  | 0.02    | 0.01     | 68    |
| + Other tax equivalent adjustments .....   | 0      | 0        | 89  | 0      | 0        | 89  | 0      | 0        | 92  | 0      | 0        | 87  | 0       | 0        | 87    |
| = Pretax net operating income (tax equivalent) .....                                 | 1.34   | 1.66     | 27  | 1.28   | 1.04     | 65  | 1.46   | 1.53     | 41  | 1.76   | 1.55     | 70  | 1.78    | 1.55     | 69    |
| Net operating income .....   | 1.04   | 1.26     | 26  | 0.98   | 0.81     | 65  | 1.09   | 1.19     | 37  | 1.28   | 1.22     | 57  | 1       | 0.95     | 58    |
| Net income .....   | 1.04   | 1.26     | 26  | 0.98   | 0.82     | 64  | 1.09   | 1.19     | 36  | 1.28   | 1.22     | 57  | 1       | 0.95     | 58    |
| Net income (Subchapter S adjusted) .....   |        | 1.97     |     |        | 1.18     |     |        | 1.41     |     |        | 1.41     |     |         |          | 1.11  |
| <b>Percent of Average Earning Assets</b>   |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Interest income (tax equivalent) .....   | 2.75   | 3.06     | 27  | 3.51   | 3.55     | 45  | 4.19   | 4.49     | 22  | 4.07   | 4.38     | 29  | 3.95    | 4.06     | 41    |
| Interest expense .....   | 0.26   | 0.25     | 64  | 0.47   | 0.52     | 50  | 0.80   | 1.02     | 27  | 0.63   | 0.81     | 30  | 0.36    | 0.54     | 22    |
| Net interest income (tax equivalent) .....   | 2.49   | 2.80     | 25  | 3.05   | 3.01     | 46  | 3.38   | 3.45     | 39  | 3.44   | 3.58     | 36  | 3.59    | 3.54     | 51    |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                                  |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Net loan and lease losses / Average loans and leases .....                           | 0.03   | 0.11     | 30  | 0.12   | 0.27     | 35  | 0.11   | 0.11     | 60  | 0.13   | 0.09     | 71  | -0.01   | 0.10     | 11    |
| Earnings coverage of net loan and lease losses (X) .....                             | 63.33  | 39.72    | 74  | 20.05  | 22.91    | 63  | 19.83  | 22.46    | 54  | 18.79  | 29.27    | 50  | -234.33 | 0.97     | 8     |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale ..... | 1.22   | 1.23     | 54  | 1.48   | 1.58     | 48  | 0.80   | 0.94     | 31  | 0.91   | 0.94     | 50  | 0.97    | 0.95     | 53    |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.22   | 1.20     | 54  | 1.47   | 1.55     | 50  | 0.80   | 0.93     | 32  | 0.91   | 0.93     | 50  | 0.95    | 0.94     | 51    |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....             | 0.26   | 0.49     | 22  | 0.40   | 0.71     | 24  | 0.46   | 0.56     | 44  | 0.63   | 0.57     | 62  | 0.46    | 0.57     | 46    |
| 30-89 days past due loans and leases / Total loans and leases .....                  | 0.09   | 0.32     | 13  | 0.11   | 0.39     | 11  | 0.21   | 0.31     | 38  | 0.13   | 0.32     | 21  | 0.23    | 0.32     | 43    |
| <b>Liquidity and Funding</b>   |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Net noncore funding dependence .....   | -3.18  | -2.33    | 50  | -3     | 3.20     | 34  | 1.39   | 10.70    | 21  | 9.06   | 13.54    | 31  | 13.73   | 13.97    | 48    |
| Net short-term noncore funding dependence .....                                      | -3.92  | -7.71    | 58  | -3.97  | -4.76    | 48  | -1.15  | 5.88     | 25  | 6.93   | 8.57     | 39  | 11.12   | 9.65     | 55    |
| Net loans and leases / Total assets .....  | 55.41  | 58.67    | 39  | 64.07  | 61.58    | 49  | 69.13  | 72.36    | 31  | 71.97  | 73.30    | 40  | 70.74   | 72.64    | 40    |
| <b>Capitalization</b>  |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Tier 1 leverage ratio .....  | 8.52   | 8.98     | 37  | 9.79   | 9.13     | 75  | 9.88   | 10.39    | 36  | 10.36  | 10.37    | 54  | 9.78    | 10.04    | 48    |
| Holding company equity capital / Total assets .....                                  | 10.26  | 10.71    | 45  | 12.05  | 11.16    | 62  | 12.59  | 11.37    | 70  | 12.92  | 11.21    | 75  | 11.89   | 10.84    | 69    |
| Total equity capital (including minority interest) / Total assets .....              | 10.26  | 10.82    | 44  | 12.05  | 11.29    | 61  | 12.59  | 11.43    | 69  | 12.92  | 11.30    | 74  | 11.89   | 10.89    | 67    |
| Common equity tier 1 capital / Total risk-weighted assets .....                      | 11.85  | 12.42    | 43  | 12.43  | 12.38    | 57  | 11.49  | 12.50    | 41  | 11.77  | 12.37    | 49  | 10.90   | 11.90    | 38    |
| Net loans and leases / Equity capital (X) .....                                      | 5.40   | 5.53     | 49  | 5.32   | 5.58     | 47  | 5.49   | 6.55     | 27  | 5.57   | 6.70     | 25  | 5.95    | 6.82     | 30    |
| Cash dividends / Net income .....  | 41.12  | 28.27    | 77  | 47.85  | 42.30    | 60  | 43.88  | 25.65    | 78  | 39.43  | 24.05    | 72  | 48.95   | 32.32    | 72    |
| Cash dividends / Net income (Subchapter S adjusted) .....                            |        | 3.14     |     |        | -0.65    |     |        | 93.20    |     |        | 35.12    |     |         |          | 19.39 |
| <b>Growth Rates</b>  |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Assets .....   | 21.96  | 10.50    | 87  | 8.75   | 16.68    | 27  | 25.88  | 8.66     | 91  | -2.01  | 9.35     | 3   | 44.89   | 9.89     | 94    |
| Equity capital .....   | 3.86   | 7.46     | 45  | 4.07   | 6.99     | 37  | 22.66  | 12.19    | 85  | 6.41   | 12.50    | 31  | 57.32   | 13.71    | 92    |
| Net loans and leases .....   | 5.46   | 3.36     | 64  | 0.80   | 9.07     | 20  | 20.90  | 8.63     | 86  | -0.31  | 10.51    | 9   | 36.05   | 12.54    | 89    |
| Noncore funding .....  | 20.93  | -14.79   | 87  | -35.40 | -12.18   | 24  | -18.18 | 4.16     | 20  | -35.89 | 6.76     | 7   | 78.90   | -3.35    | 94    |
| <b>Parent Company Ratios</b>   |        |          |     |        |          |     |        |          |     |        |          |     |         |          |       |
| Short-term debt / Equity capital .....   | 3.94   | 0.57     | 88  | 0      | 0.77     | 38  | 0.49   | 0.01     | 94  | 0      | 0.03     | 45  | 0       | 0.02     | 46    |
| Long-term debt / Equity capital .....  | 17.04  | 10.95    | 77  | 17.48  | 13.56    | 71  | 12.04  | 3.86     | 79  | 9.92   | 3.76     | 78  | 11.14   | 4.39     | 76    |
| Equity investment in subsidiaries / Equity capital .....                             | 118.87 | 103.22   | 93  | 111.80 | 102.81   | 89  | 116.25 | 104.21   | 89  | 109.42 | 104.10   | 72  | 111.09  | 105.17   | 71    |
| Cash from ops + noncash items + op expense / Op expense + dividends .....            | 104.03 | 154.48   | 29  | 178.13 | 147.24   | 69  | 111.91 | 152.31   | 38  | 80.76  | 123.74   | 26  | 34.77   | 100.80   | 14    |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| Interest and fees on loans.....  | 251,985    | 284,850    | 304,065    | 251,249    | 202,643    | -11.54         | 70.47  |
| Income from lease financing receivables.....                                   | 113        | 109        | 128        | 0          | 0          | 3.67           |        |
| Fully taxable income on loans and leases.....                                  | 247,005    | 279,204    | 297,489    | 247,452    | 199,709    | -11.53         | 71.04  |
| Tax-exempt income on loans and leases.....                                     | 5,093      | 5,755      | 6,704      | 3,797      | 2,934      | -11.50         | 49.75  |
| Estimated tax benefit on income on loans and leases.....                       | 1,272      | 1,449      | 1,645      | 895        | 1,480      | -12.18         | -23.94 |
| Income on loans and leases (tax equivalent).....                               | 253,370    | 286,408    | 305,838    | 252,144    | 204,123    | -11.54         | 69.49  |
| Investment interest income (tax equivalent).....                               | 46,493     | 41,061     | 46,858     | 33,401     | 22,159     | 13.23          | 165.69 |
| Interest on balances due from depository institutions.....                     | 837        | 1,619      | 5,282      | 2,319      | 1,344      | -48.30         | -23.49 |
| Interest income on other earning assets.....                                   | 455        | 250        | 1,268      | 428        | 332        | 82.00          | 51.67  |
| Total interest income (tax equivalent).....                                    | 301,155    | 329,338    | 359,246    | 288,292    | 227,958    | -8.56          | 78.85  |
| Interest on time deposits of \$250K or more .....                              | 1,228      | 4,474      | 6,725      | 3,514      | 1,401      | -72.55         |        |
| Interest on time deposits < \$250K.....  | 6,616      | 15,539     | 23,947     | 17,587     | 5,753      | -57.42         |        |
| Interest on foreign office deposits .....                                      | 0          | 0          | 0          |            |            |                |        |
| Interest on other deposits .....   | 4,739      | 10,678     | 24,405     | 11,500     | 5,778      | -55.62         | 55.73  |
| Interest on other borrowings and trading liabilities.....                      | 5,601      | 5,977      | 11,009     | 8,917      | 6,112      | -6.29          | 77.02  |
| Interest on subordinated debt and mandatory convertible securities .....       | 9,918      | 6,995      | 2,924      | 3,110      | 1,892      | 41.79          |        |
| Total interest expense.....  | 28,102     | 43,663     | 69,010     | 44,628     | 20,936     | -35.64         | 174.73 |
| Net interest income (tax equivalent).....                                      | 273,053    | 285,675    | 290,236    | 243,664    | 207,022    | -4.42          | 72.65  |
| Non-interest income.....   | 129,448    | 116,879    | 116,262    | 89,772     | 84,689     | 10.75          | 73.51  |
| Adjusted operating income (tax equivalent) .....                               | 402,501    | 402,554    | 406,498    | 333,436    | 291,711    | -0.01          | 72.93  |
| Overhead expense.....  | 262,410    | 234,288    | 258,854    | 193,408    | 176,016    | 12.00          | 76.31  |
| Provision for credit losses.....   | -15,875    | 38,797     | 10,406     | 4,429      | 5,303      |                |        |
| Securities gains (losses) .....  | 29         | 1,725      | 741        | -1,991     | 1,143      | -98.32         | -97.65 |
| Other tax equivalent adjustments .....   | 142        | 145        | 231        | 255        | 232        | -2.07          | -52.98 |
| Pretax net operating income (tax equivalent).....                              | 159,178    | 130,946    | 137,451    | 136,185    | 111,767    | 21.56          | 99.20  |
| Applicable income taxes .....  | 33,374     | 27,862     | 31,485     | 34,999     | 45,385     | 19.78          | 24.89  |
| Tax equivalent adjustments .....   | 2,355      | 2,740      | 3,013      | 2,258      | 3,656      | -14.05         | -32.58 |
| Applicable income taxes (tax equivalent).....                                  | 35,729     | 30,602     | 34,498     | 37,257     | 49,041     | 16.75          | 18.25  |
| Minority interest .....  | 0          | 0          | 0          | 0          | 0          |                |        |
| Net income before discontinued operations, net of minority interest .....      | 123,449    | 100,344    | 102,953    | 98,928     | 62,726     | 23.03          | 148.42 |
| Discontinued operations, net of applicable income taxes.....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Net income attributable to holding company.....                                | 123,449    | 100,344    | 102,953    | 98,928     | 62,726     | 23.03          | 148.42 |
| <b>Memoranda</b>   |            |            |            |            |            |                |        |
| Net income - holding company and noncontrolling (minority) interest.....       | 123,449    | 100,344    | 102,953    | 98,928     | 62,726     | 23.03          | 148.42 |
| Investment securities income (tax equivalent).....                             | 46,493     | 41,061     | 46,858     | 33,401     | 22,159     | 13.23          | 165.69 |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 1,692      | 2,915      | 7,323      | 2,502      | 2,113      | -41.96         | -21.05 |
| Mortgage-backed securities .....   | 30,680     | 26,876     | 27,228     | 20,927     | 11,538     | 14.15          | 412.61 |
| All other securities .....   | 14,121     | 11,270     | 12,307     | 9,972      | 8,508      | 25.29          | 50.68  |
| Cash dividends declared.....   | 50,764     | 48,012     | 45,171     | 39,010     | 30,707     | 5.73           | 123.16 |
| Common .....   | 50,764     | 48,012     | 45,171     | 39,010     | 30,707     | 5.73           | 123.16 |
| Preferred.....   | 0          | 0          | 0          | 0          | 0          |                |        |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....  
 Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....  
 Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| Interest income (tax equivalent).....   | 2.53       | 2.85     | 24  | 3.21       | 3.27     | 44  | 3.81       | 4.19     | 16  | 3.72       | 4.08     | 20  | 3.63       | 3.78     | 36  |
| Less: Interest expense.....   | 0.24       | 0.23     | 64  | 0.43       | 0.48     | 48  | 0.73       | 0.95     | 27  | 0.58       | 0.75     | 28  | 0.33       | 0.50     | 21  |
| Equals: Net interest income (tax equivalent).....                             | 2.30       | 2.60     | 24  | 2.79       | 2.77     | 42  | 3.08       | 3.21     | 32  | 3.14       | 3.33     | 33  | 3.29       | 3.29     | 49  |
| Plus: Non-interest income.....  | 1.09       | 1.04     | 58  | 1.14       | 1.21     | 54  | 1.23       | 0.90     | 73  | 1.16       | 0.90     | 70  | 1.35       | 0.93     | 79  |
| Equals: adjusted operating income (tax equivalent).....                       | 3.39       | 3.70     | 30  | 3.93       | 4.04     | 46  | 4.31       | 4.16     | 55  | 4.30       | 4.27     | 50  | 4.64       | 4.26     | 69  |
| Less: Overhead expense.....   | 2.21       | 2.17     | 55  | 2.29       | 2.57     | 38  | 2.74       | 2.59     | 59  | 2.49       | 2.58     | 46  | 2.80       | 2.60     | 65  |
| Less: Provision for credit losses.....  | -0.13      | -0.09    | 39  | 0.38       | 0.51     | 31  | 0.11       | 0.12     | 55  | 0.06       | 0.12     | 33  | 0.08       | 0.11     | 46  |
| Plus: Realized gains (losses) on held-to-maturity securities.....             | 0          | 0        | 49  | 0          | 0        | 46  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 46  |
| Plus: Realized gains (losses) on available-for-sale securities.....           | 0          | 0.01     | 41  | 0.02       | 0.02     | 59  | 0.01       | 0.01     | 70  | -0.03      | 0        | 10  | 0.02       | 0.01     | 69  |
| Plus: other tax equivalent adjustments.....                                   | 0          | 0        | 89  | 0          | 0        | 89  | 0          | 0        | 92  | 0          | 0        | 87  | 0          | 0        | 87  |
| Equals: Pretax net operating income (tax equivalent).....                     | 1.34       | 1.66     | 27  | 1.28       | 1.04     | 65  | 1.46       | 1.53     | 41  | 1.76       | 1.55     | 70  | 1.78       | 1.55     | 69  |
| Less: Applicable income taxes (tax equivalent).....                           | 0.30       | 0.38     | 24  | 0.30       | 0.23     | 68  | 0.37       | 0.35     | 51  | 0.48       | 0.32     | 89  | 0.78       | 0.59     | 75  |
| Less: Minority interest.....  | 0          | 0        | 40  | 0          | 0        | 42  | 0          | 0        | 45  | 0          | 0        | 46  | 0          | 0        | 47  |
| Equals: Net operating income.....   | 1.04       | 1.26     | 26  | 0.98       | 0.81     | 65  | 1.09       | 1.19     | 37  | 1.28       | 1.22     | 57  | 1          | 0.95     | 58  |
| Plus: Net extraordinary items.....  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 49  |
| Equals: Net income.....   | 1.04       | 1.26     | 26  | 0.98       | 0.82     | 64  | 1.09       | 1.19     | 36  | 1.28       | 1.22     | 57  | 1          | 0.95     | 58  |
| Memo: Net income (last four quarters).....                                    | 1.04       | 1.26     | 26  | 0.98       | 0.82     | 64  | 1.09       | 1.19     | 35  | 1.28       | 1.22     | 57  | 1          | 0.95     | 58  |
| Net income-BHC and noncontrolling (minority) interest.....                    | 1.04       | 1.27     | 25  | 0.98       | 0.83     | 64  | 1.09       | 1.19     | 36  | 1.28       | 1.22     | 57  | 1          | 0.95     | 58  |
| Margin Analysis   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets.....                                  | 92.14      | 93.08    | 38  | 91.47      | 92.32    | 37  | 90.93      | 93.22    | 23  | 91.33      | 93.23    | 27  | 91.85      | 93.19    | 33  |
| Average interest-bearing funds / Average assets.....                          | 61.50      | 61.99    | 57  | 64.13      | 64.06    | 51  | 66.66      | 70.66    | 32  | 67.90      | 70.70    | 38  | 66.82      | 70.06    | 36  |
| Interest income (tax equivalent) / Average earning assets.....                | 2.75       | 3.06     | 27  | 3.51       | 3.55     | 45  | 4.19       | 4.49     | 22  | 4.07       | 4.38     | 29  | 3.95       | 4.06     | 41  |
| Interest expense / Average earning assets.....                                | 0.26       | 0.25     | 64  | 0.47       | 0.52     | 50  | 0.80       | 1.02     | 27  | 0.63       | 0.81     | 30  | 0.36       | 0.54     | 22  |
| Net interest income (tax equivalent) / Average earning assets.....            | 2.49       | 2.80     | 25  | 3.05       | 3.01     | 46  | 3.38       | 3.45     | 39  | 3.44       | 3.58     | 36  | 3.59       | 3.54     | 51  |
| Yield or Cost   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent).....                                  | 3.62       | 4.01     | 31  | 4.04       | 4.27     | 39  | 4.70       | 4.98     | 32  | 4.53       | 4.85     | 29  | 4.36       | 4.52     | 40  |
| Interest-bearing bank balances.....   | 0.14       | 0.14     | 60  | 0.34       | 0.27     | 72  | 1.87       | 2.26     | 26  | 1.51       | 1.88     | 27  | 0.69       | 1.13     | 12  |
| Federal funds sold and reverse repos.....                                     |            | 0.25     |     |            | 0.68     |     | 96.97      | 2.02     | 98  | 0.22       | 1.50     | 21  | 0.18       | 0.83     | 19  |
| Trading assets.....   |            | 0.45     |     |            | 0.60     |     | 0          | 0.49     | 39  | 0          | 0.70     | 34  | 0          | 0.48     | 35  |
| Total earning assets.....   | 2.73       | 3.04     | 26  | 3.49       | 3.51     | 45  | 4.16       | 4.47     | 25  | 4.04       | 4.33     | 30  | 3.89       | 3.98     | 42  |
| Investment securities (tax equivalent).....                                   | 1.39       | 1.77     | 24  | 2.29       | 2.25     | 53  | 2.67       | 2.74     | 48  | 2.41       | 2.69     | 28  | 2.31       | 2.61     | 31  |
| US Treasury and agency securities (excluding mortgage-backed securities)..... | 0.87       | 1.14     | 30  | 2.63       | 1.75     | 87  | 2.44       | 2.54     | 47  | 1.83       | 2.20     | 35  | 1.45       | 1.66     | 35  |
| Mortgage-backed securities.....   | 1.22       | 1.57     | 20  | 1.90       | 2.05     | 29  | 2.55       | 2.54     | 54  | 2.42       | 2.44     | 50  | 2.07       | 2.19     | 33  |
| All other securities.....   | 1.66       | 2.81     | 13  | 3.03       | 3.24     | 46  | 3.03       | 3.80     | 23  | 2.66       | 3.74     | 14  | 3.08       | 3.85     | 31  |
| Interest-bearing deposits.....  | 0.17       | 0.21     | 45  | 0.46       | 0.53     | 48  | 0.93       | 1.13     | 34  | 0.69       | 0.85     | 34  | 0.34       | 0.52     | 25  |
| Time deposits of \$250K or more.....  | 0.75       | 0.66     | 64  | 1.67       | 1.42     | 75  | 2.15       | 2.13     | 49  | 1.52       | 1.57     | 39  |            |          |     |
| Time deposits < \$250K.....   | 0.75       | 0.62     | 67  | 1.44       | 1.36     | 57  | 1.81       | 1.91     | 31  | 1.44       | 1.42     | 46  |            |          |     |
| Other domestic deposits.....  | 0.08       | 0.15     | 30  | 0.23       | 0.36     | 28  | 0.59       | 0.86     | 28  | 0.36       | 0.64     | 21  |            |          |     |
| Foreign deposits.....   |            | 0.14     |     |            | 0.42     |     |            | 2.53     |     |            | 1.85     |     |            | 0.84     |     |
| Federal funds purchased and repos.....  | 0.10       | 0.17     | 49  | 0.35       | 0.62     | 32  | 1.19       | 1.23     | 53  | 0.69       | 1.03     | 47  | 0.46       | 0.68     | 55  |
| Other borrowed funds and trading liabilities.....                             | 0.94       | 1.27     | 38  | 1.08       | 1.50     | 32  | 2.39       | 1.03     | 81  | 1.71       | 2.10     | 11  | 1.23       | 1.48     | 38  |
| All interest-bearing funds.....   | 0.38       | 0.37     | 61  | 0.66       | 0.74     | 48  | 1.10       | 1.34     | 31  | 0.85       | 1.06     | 28  | 0.50       | 0.71     | 22  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Non-interest Income and Expenses</b>                                  |            |            |            |            |            |
| Total non-interest income .....  | 129,448    | 116,879    | 116,262    | 89,772     | 84,689     |
| Fiduciary activities income .....  | 47,508     | 38,205     | 34,263     | 27,003     | 23,665     |
| Service charges on deposit accounts - domestic .....                     | 14,523     | 13,980     | 18,866     | 15,366     | 10,897     |
| Trading revenue.....   | 0          | 0          | 0          | 0          | 0          |
| Investment banking fees and commissions.....                             | 5,753      | 4,789      | 4,276      | 4,061      | 3,176      |
| Insurance activities revenue.....  | 103        | 174        | 22         | 182        | 196        |
| Venture capital revenue.....   | -982       | -741       | -1,040     | 127        | -580       |
| Net servicing fees .....   | 1,510      | 197        | 2,756      | 2,255      | 2,057      |
| Net securitization income .....  | 0          | 0          | 0          | 0          | 0          |
| Net gains (losses) on sales of loans, OREO, other assets.....            | 10,877     | 14,555     | 10,273     | 6,044      | 12,204     |
| Other non-interest income.....   | 50,156     | 45,720     | 46,846     | 34,734     | 33,074     |
| Total overhead expenses .....  | 262,410    | 234,288    | 258,854    | 193,408    | 176,016    |
| Personnel expense.....   | 145,312    | 126,719    | 140,473    | 107,844    | 95,633     |
| Net occupancy expense.....   | 26,037     | 27,157     | 27,682     | 22,036     | 20,919     |
| Goodwill impairment losses .....   | 0          | 0          | 0          | 0          | 0          |
| Amortization expenses and impairment loss (other intangible assets)..... | 11,274     | 10,008     | 9,547      | 5,854      | 5,245      |
| Other operating expenses.....  | 79,787     | 70,404     | 81,152     | 57,674     | 54,219     |
| Fee income on mutual funds and annuities.....                            | 1,479      | 997        | 933        | 1,027      | 882        |
| <b>Memoranda</b>   |            |            |            |            |            |
| Assets under management in proprietary mutual funds and annuities .....  | 0          | 0          | 0          | 0          | 0          |
| Number of equivalent employees .....                                     | 1,463      | 1,346      | 1,531      | 1,270      | 1,347      |
| Average personnel expense per employee.....                              | 99.32      | 94.14      | 91.75      | 84.92      | 71         |
| Average assets per employee.....   | 8,125.85   | 7,612.04   | 6,159.98   | 6,105.25   | 4,666.99   |

|   | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct | BHC   | Peer # 2 | Pct | BHC   | Peer # 2 | Pct | BHC   | Peer # 2 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Analysis Ratios</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Mutual fund fee income / Non-interest income .....                          | 1.14  | 2.17     | 42  | 0.85  | 2.02     | 39  | 0.80  | 0.66     | 77  | 1.14  | 1.69     | 53  | 1.04  | 1.89     | 46  |
| Overhead expenses / Net Interest Income + non-interest income .....         | 65.56 | 59.28    | 74  | 58.58 | 62.28    | 37  | 64.12 | 61.79    | 63  | 58.36 | 61.22    | 37  | 61.06 | 62.21    | 42  |
| <b>Percent of Average Assets</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense .....  | 2.21  | 2.17     | 55  | 2.29  | 2.57     | 38  | 2.74  | 2.59     | 59  | 2.49  | 2.58     | 46  | 2.80  | 2.60     | 65  |
| Personnel expense.....  | 1.22  | 1.21     | 54  | 1.24  | 1.30     | 45  | 1.49  | 1.50     | 51  | 1.39  | 1.46     | 43  | 1.52  | 1.47     | 55  |
| Net occupancy expense.....  | 0.22  | 0.23     | 44  | 0.27  | 0.26     | 55  | 0.29  | 0.32     | 42  | 0.28  | 0.31     | 41  | 0.33  | 0.32     | 59  |
| Other operating expenses.....   | 0.77  | 0.72     | 67  | 0.78  | 0.94     | 49  | 0.96  | 0.76     | 78  | 0.82  | 0.79     | 58  | 0.95  | 0.79     | 72  |
| Overhead less non-interest income .....                                     | 1.12  | 1.10     | 44  | 1.15  | 1.25     | 40  | 1.51  | 1.65     | 37  | 1.34  | 1.65     | 24  | 1.45  | 1.65     | 29  |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>                |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense .....  | 65.19 | 58.83    | 74  | 58.20 | 61.82    | 38  | 63.68 | 59.91    | 72  | 58    | 60.51    | 38  | 60.34 | 61.01    | 44  |
| Personnel expense.....  | 36.10 | 32.93    | 66  | 31.48 | 32.36    | 40  | 34.56 | 34.17    | 51  | 32.34 | 34.42    | 38  | 32.78 | 34.72    | 37  |
| Net occupancy expense.....  | 6.47  | 6.23     | 53  | 6.75  | 6.58     | 55  | 6.81  | 7.50     | 35  | 6.61  | 7.33     | 36  | 7.17  | 7.51     | 46  |
| Other operating expenses.....   | 22.62 | 19.18    | 75  | 19.98 | 22.28    | 49  | 22.31 | 17.93    | 77  | 19.05 | 18.28    | 56  | 20.38 | 18.30    | 68  |
| Total non-interest income .....   | 32.16 | 27.67    | 65  | 29.03 | 28.83    | 57  | 28.60 | 19.83    | 77  | 26.92 | 20.30    | 76  | 29.03 | 21.24    | 79  |
| Fiduciary activities income .....   | 11.80 | 2.20     | 93  | 9.49  | 2.09     | 93  | 8.43  | 1.61     | 95  | 8.10  | 1.95     | 89  | 8.11  | 1.95     | 89  |
| Service charges on domestic deposit accounts .....                          | 3.61  | 3.27     | 52  | 3.47  | 3.27     | 54  | 4.64  | 3.21     | 77  | 4.61  | 3.58     | 68  | 3.74  | 3.83     | 49  |
| Trading revenue.....  | 0     | 0.62     | 27  | 0     | 1.28     | 25  | 0     | 0.07     | 41  | 0     | 0.03     | 46  | 0     | 0.07     | 40  |
| Investment banking fees and commissions.....                                | 1.43  | 2.58     | 48  | 1.19  | 2.46     | 46  | 1.05  | 0.91     | 69  | 1.22  | 0.85     | 71  | 1.09  | 0.92     | 68  |
| Insurance activities revenue.....   | 0.03  | 0.36     | 41  | 0.04  | 0.41     | 44  | 0.01  | 0.37     | 51  | 0.05  | 0.46     | 59  | 0.07  | 0.44     | 63  |
| Venture capital revenue.....  | -0.24 | 0.04     | 0   | -0.18 | 0.01     | 0   | -0.26 | 0        | 2   | 0.04  | 0        | 98  | -0.20 | 0        | 1   |
| Net servicing fees .....  | 0.38  | 0.60     | 61  | 0.05  | 0.01     | 59  | 0.68  | 0.22     | 85  | 0.68  | 0.52     | 76  | 0.71  | 0.40     | 79  |
| Net securitization income .....   | 0     | 0.01     | 44  | 0     | 0        | 45  | 0     | 0        | 48  | 0     | 0        | 49  | 0     | 0        | 48  |
| Net gain (loss) - sales of loans, OREO, and other assets .....              | 2.70  | 3.30     | 53  | 3.62  | 3.92     | 60  | 2.53  | 2.27     | 70  | 1.81  | 1.98     | 61  | 4.18  | 2.38     | 77  |
| Other non-interest income.....  | 12.46 | 9.27     | 76  | 11.36 | 9.65     | 68  | 11.52 | 7.41     | 83  | 10.42 | 7.05     | 84  | 11.34 | 7.34     | 85  |
| Overhead less non-interest income .....                                     | 33.03 | 30.52    | 51  | 29.17 | 31.93    | 40  | 35.08 | 39.47    | 32  | 31.08 | 39.75    | 22  | 31.31 | 39.09    | 20  |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | 20.97 | 21.18    | 43  | 21.28 | 18.63    | 63  | 22.91 | 21.51    | 58  | 25.70 | 18.37    | 88  | 40.61 | 33.75    | 66  |
| Applicable income tax + TE / Pretax net operating income + TE .....         | 22.45 | 22.67    | 45  | 23.37 | 21.18    | 67  | 25.10 | 23.31    | 64  | 27.36 | 21.35    | 87  | 43.88 | 38.57    | 60  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

|   | Dollar Amount in Thousands |            |            |            |            |            | Percent Change |        |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|   |                            | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 1-Year         | 5-Year |
| Real estate loans .....   | 5,183,310                  | 4,961,083  | 5,089,500  | 4,253,351  | 4,315,025  | 4.48       | 57.51          |        |
| Commercial and industrial loans .....                                 | 1,366,113                  | 1,473,232  | 1,207,895  | 1,048,907  | 1,039,412  | -7.27      | 110.82         |        |
| Loans to individuals .....  | 226,302                    | 37,417     | 49,754     | 28,170     | 26,918     | 504.81     | 1777.40        |        |
| Loans to depository institutions and acceptances of other banks ..... | 57                         | 877        | 1,439      | 326        | 195        | -93.50     | -80.74         |        |
| Agricultural loans .....  | 52,759                     | 49,496     | 50,800     | 53,364     | 55,698     | 6.59       | 2.16           |        |
| Other loans and leases .....  | 384,332                    | 334,885    | 356,560    | 210,205    | 177,100    | 14.77      | 190.28         |        |
| Less: Unearned income .....   | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Loans and leases, net of unearned income .....                        | 7,212,873                  | 6,856,990  | 6,755,948  | 5,594,323  | 5,614,348  | 5.19       | 74.43          |        |
| Less: Allowance for loan and lease losses .....                       | 87,887                     | 101,048    | 53,748     | 50,648     | 53,582     | -13.02     | 83.88          |        |
| Net loans and leases .....  | 7,124,986                  | 6,755,942  | 6,702,200  | 5,543,675  | 5,560,766  | 5.46       | 74.31          |        |
| Debt securities that reprice or mature in over 1 year .....           | 3,851,403                  | 2,138,974  | 1,498,148  | 1,227,973  | 1,231,129  | 80.06      | 465.46         |        |
| Mutual funds and equity securities .....                              | 13,571                     | 5,530      | 5,952      | 6,169      | 5,378      | 145.41     | 160.48         |        |
| Subtotal .....  | 10,989,960                 | 8,900,446  | 8,206,300  | 6,777,817  | 6,797,273  | 23.48      | 130.22         |        |
| Interest-bearing bank balances .....                                  | 733,112                    | 569,713    | 392,742    | 111,135    | 229,250    | 28.68      | 877.40         |        |
| Federal funds sold and reverse repos .....                            | 0                          | 0          | 0          | 0          | 5,639      |            | -100.00        |        |
| Debt securities that reprice or mature within 1 year .....            | 129,848                    | 122,213    | 150,109    | 78,372     | 85,103     | 6.25       | 7.03           |        |
| Trading assets .....  | 0                          | 0          | 0          | 1,438      | 262        |            |                |        |
| Total earning assets .....  | 11,852,920                 | 9,592,372  | 8,749,151  | 6,968,762  | 7,117,527  | 23.57      | 138.46         |        |
| Non-interest-bearing cash and due from depository institutions .....  | 102,983                    | 118,824    | 136,546    | 128,838    | 118,383    | -13.33     | 13.05          |        |
| Premises, fixed assets, and leases .....                              | 146,680                    | 142,905    | 160,757    | 117,672    | 116,913    | 2.64       | 88.39          |        |
| Other real estate owned .....   | 3,074                      | 4,571      | 3,057      | 376        | 1,283      | -32.75     | 22.08          |        |
| Investment in unconsolidated subsidiaries .....                       | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Intangible and other assets .....                                     | 754,032                    | 685,375    | 646,218    | 486,709    | 506,534    | 10.02      | 166.42         |        |
| Total assets .....  | 12,859,689                 | 10,544,047 | 9,695,729  | 7,702,357  | 7,860,640  | 21.96      | 137.04         |        |
| Quarterly average assets .....  | 12,905,402                 | 10,370,649 | 9,691,055  | 7,859,434  | 7,634,017  | 24.44      | 136.80         |        |
| Average loans and leases (YTD) .....                                  | 6,990,179                  | 7,089,192  | 6,506,520  | 5,563,121  | 4,681,588  | -1.40      | 96.56          |        |
| <b>Memoranda</b>  |                            |            |            |            |            |            |                |        |
| Loans held-for-sale .....   | 23,875                     | 42,813     | 68,699     | 25,895     | 94,848     | -44.23     | -90.69         |        |
| Loans not held-for-sale .....   | 7,188,998                  | 6,814,177  | 6,687,249  | 5,568,428  | 5,519,500  | 5.50       | 85.34          |        |
| Real estate loans secured by 1–4 family .....                         | 1,532,856                  | 1,449,785  | 1,739,181  | 1,479,085  | 1,540,206  | 5.73       | 17.13          |        |
| Commercial real estate loans .....                                    | 3,509,824                  | 3,356,642  | 3,218,829  | 2,679,667  | 2,644,184  | 4.56       | 89.53          |        |
| Construction and land development .....                               | 390,019                    | 463,620    | 425,027    | 312,278    | 275,881    | -15.88     | 97.42          |        |
| Multifamily .....   | 572,714                    | 573,848    | 526,123    | 449,883    | 451,640    | -0.20      | 37.81          |        |
| Nonfarm nonresidential .....  | 2,547,091                  | 2,319,174  | 2,267,679  | 1,917,506  | 1,916,663  | 9.83       | 105.62         |        |
| Real estate loans secured by farmland .....                           | 140,630                    | 154,656    | 131,490    | 94,599     | 130,635    | -9.07      | 7.95           |        |
| Total investment securities .....                                     | 3,994,822                  | 2,266,717  | 1,654,209  | 1,312,514  | 1,321,610  | 76.24      | 394.63         |        |
| U.S. Treasury securities .....  | 165,762                    | 27,837     | 51,737     | 25,411     | 60,348     | 495.47     | 121.18         |        |
| US agency securities (excluding mortgage-backed securities) .....     | 38,470                     | 69,519     | 163,000    | 52,342     | 103,665    | -44.66     | -51.38         |        |
| Municipal securities .....  | 306,869                    | 304,711    | 268,291    | 203,991    | 321,499    | 0.71       | 54.00          |        |
| Mortgage-backed securities .....                                      | 2,684,311                  | 1,786,932  | 1,061,253  | 892,403    | 799,686    | 50.22      | 777.98         |        |
| Asset-backed securities .....   | 492,186                    | 0          | 0          | 0          | 0          |            |                |        |
| Other debt securities .....   | 293,653                    | 72,188     | 103,976    | 132,198    | 31,034     | 306.79     | 104.86         |        |
| Mutual funds and equity securities .....                              | 13,571                     | 5,530      | 5,952      | 6,169      | 5,378      | 145.41     | 160.48         |        |
| Available-for-sale securities .....                                   | 3,981,251                  | 2,261,187  | 1,648,257  | 697,685    | 878,060    | 76.07      | 423.98         |        |
| U.S. Treasury securities .....  | 165,762                    | 27,837     | 51,737     | 25,411     | 60,348     | 495.47     | 121.18         |        |
| US agency securities (excluding mortgage-backed securities) .....     | 38,470                     | 69,519     | 163,000    | 52,342     | 103,665    | -44.66     | -51.38         |        |
| Municipal securities .....  | 306,869                    | 304,711    | 268,291    | 170,044    | 280,199    | 0.71       | 98.06          |        |
| Mortgage-backed securities .....                                      | 2,684,311                  | 1,786,932  | 1,061,253  | 317,690    | 397,436    | 50.22      | 788.11         |        |
| Asset-backed securities .....   | 492,186                    | 0          | 0          | 0          | 0          |            |                |        |
| Other debt securities .....   | 293,653                    | 72,188     | 103,976    | 132,198    | 31,034     | 306.79     | 104.86         |        |
| Mutual funds and equity securities .....                              | 0                          | 0          | 0          | 0          | 5,378      |            | -100.00        |        |
| Held-to-maturity securities appreciation (depreciation) .....         |                            |            |            | -5,301     | -2,498     |            |                |        |
| Available-for-sale securities appreciation (depreciation) .....       | -32,272                    | 49,644     | 21,193     | -9,528     | -4,777     |            |                |        |
| Structured notes, fair value .....                                    | 186                        | 253        | 309        | 5,304      | 8,921      | -26.48     |                |        |
| Pledged securities .....  | 708,939                    | 628,027    | 704,692    | 498,312    | 638,160    | 12.88      | 29.56          |        |

**Liabilities and Changes in Capital**

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| Demand deposits .....  | 3,670,267  | 2,552,039  | 1,832,619  | 1,464,700  | 1,597,421  | 43.82          | 223.62 |
| NOW, ATS and transaction accounts .....                              | 421,867    | 407,214    | 372,486    | 213,781    | 99,773     | 3.60           | 167.29 |
| Time deposits less brokered deposits < \$250K .....                  | 795,952    | 919,534    | 1,224,396  | 968,947    | 696,989    | -13.44         |        |
| MMDA and other savings accounts .....                                | 5,740,794  | 4,599,248  | 4,162,441  | 3,073,837  | 3,092,609  | 24.82          | 149.97 |
| Other non-interest-bearing deposits .....                            | 0          | 0          | 0          |            |            |                |        |
| Core deposits .....  | 10,628,880 | 8,478,035  | 7,591,942  | 5,721,265  | 5,486,792  | 25.37          | 164.50 |
| Time deposits of \$250K or more .....                                | 137,449    | 192,563    | 297,442    | 264,089    | 197,898    | -28.62         |        |
| Foreign deposits .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Federal funds purchased and repos .....                              | 270,139    | 175,614    | 205,491    | 185,796    | 304,566    | 53.83          | 42.81  |
| Secured federal funds purchased .....                                | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial paper .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Other borrowings w/remaining maturity of 1 year or less .....        | 56,944     | 4,000      | 10,194     | 20,000     | 270,000    | 1323.60        | -45.77 |
| Other borrowings w/remaining maturity over 1 year .....              | 46,734     | 45,224     | 131,183    | 69,539     | 39,404     | 3.34           | -6.53  |
| Brokered deposits < \$250K .....                                     | 2,248      | 7,251      | 13,012     | 263,967    | 441,275    | -69.00         |        |
| Noncore funding .....  | 513,514    | 424,652    | 657,322    | 803,391    | 1,253,143  | 20.93          | -26.69 |
| Trading liabilities .....  | 0          | 0          | 0          | 1,438      | 262        |                |        |
| Subordinated notes and debentures + trust preferred securities ..... | 254,408    | 253,694    | 130,556    | 130,302    | 135,723    | 0.28           | 258.99 |
| Other liabilities .....  | 143,775    | 117,597    | 95,475     | 50,997     | 49,717     | 22.26          | 249.94 |
| Total liabilities .....  | 11,540,577 | 9,273,978  | 8,475,295  | 6,707,393  | 6,925,637  | 24.44          | 138.89 |
| <b>Equity Capital</b>  |            |            |            |            |            |                |        |
| Perpetual preferred stock (including surplus) .....                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Common stock .....   | 58         | 56         | 56         | 49         | 49         | 3.57           | 48.72  |
| Common surplus .....   | 1,316,984  | 1,253,360  | 1,248,216  | 1,080,084  | 1,084,889  | 5.08           | 68.47  |
| Retained earnings .....  | 92,463     | 20,830     | -14,813    | -72,167    | -132,122   | 343.89         |        |
| Accumulated other comprehensive income .....                         | -23,758    | 33,309     | 14,960     | -6,812     | -2,810     |                |        |
| Other equity capital components .....                                | -66,635    | -37,486    | -27,985    | -6,190     | -15,003    |                |        |
| Total holding company equity capital .....                           | 1,319,112  | 1,270,069  | 1,220,434  | 994,964    | 935,003    | 3.86           | 121.96 |
| Noncontrolling (minority) interest in subsidiaries .....             | 0          | 0          | 0          | 0          | 0          |                |        |
| Total equity capital, including minority interest .....              | 1,319,112  | 1,270,069  | 1,220,434  | 994,964    | 935,003    | 3.86           | 121.96 |
| Total liabilities and capital .....                                  | 12,859,689 | 10,544,047 | 9,695,729  | 7,702,357  | 7,860,640  | 21.96          | 137.04 |
| <b>Memoranda</b>   |            |            |            |            |            |                |        |
| Non-interest-bearing deposits .....                                  | 3,670,267  | 2,552,039  | 1,832,619  | 1,464,700  | 1,597,421  | 43.82          | 223.62 |
| Interest-bearing deposits .....                                      | 7,098,310  | 6,125,810  | 6,069,777  | 4,784,621  | 4,528,544  | 15.88          | 119.04 |
| Total deposits .....   | 10,768,577 | 8,677,849  | 7,902,396  | 6,249,321  | 6,125,965  | 24.09          | 146.15 |
| Long-term debt that reprices within 1 year .....                     | 101,451    | 0          | 83,600     | 50,000     | 50,000     |                | 26.81  |
| <b>Changes in Holding Company Equity Capital</b>                     |            |            |            |            |            |                |        |
| Equity capital, previous year-end as amended .....                   | 1,270,069  | 1,220,434  | 994,964    | 935,003    | 594,314    |                |        |
| Accounting restatements .....  | 0          | -15,922    | 0          | 0          | 0          |                |        |
| Net income .....   | 123,449    | 100,344    | 102,953    | 98,928     | 62,726     |                |        |
| Net sale of new perpetual preferred stock .....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Net sale of new common stock .....                                   | 7,513      | 0          | 0          | 0          | 0          |                |        |
| Sale of treasury stock .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Less: Purchase of treasury stock .....                               | 33,043     | 12,272     | 24,292     | 0          | 0          |                |        |
| Changes incident to business combinations .....                      | 58,955     | 0          | 166,281    | 0          | 309,180    |                |        |
| Less: Dividends declared .....                                       | 50,764     | 48,012     | 45,171     | 39,010     | 30,707     |                |        |
| Change in other comprehensive income .....                           | -57,067    | 18,349     | 21,772     | -3,397     | -2,846     |                |        |
| Changes in debit to ESOP liability .....                             | 0          | 0          | 0          | 0          | 0          |                |        |
| Other adjustments to equity capital .....                            | 0          | 7,148      | 3,927      | 3,440      | 2,336      |                |        |
| Holding company equity capital, ending balance .....                 | 1,319,112  | 1,270,069  | 1,220,434  | 994,964    | 935,003    |                |        |

## Percent Composition of Assets

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Total Assets</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....   | 40.31      | 36.25    | 55  | 47.05      | 36.22    | 72  | 52.49      | 52.67    | 48  | 55.22      | 53.63    | 51  | 54.89      | 53.41    | 53  |
| Commercial and industrial loans .....                                 | 10.62      | 10.76    | 58  | 13.97      | 13.52    | 53  | 12.46      | 11.45    | 59  | 13.62      | 11.42    | 67  | 13.22      | 10.82    | 66  |
| Loans to individuals .....  | 1.76       | 3.36     | 55  | 0.35       | 3.40     | 22  | 0.51       | 2.71     | 36  | 0.37       | 2.65     | 27  | 0.34       | 2.58     | 25  |
| Loans to depository institutions and acceptances of other banks ..... | 0          | 0.02     | 70  | 0.01       | 0.03     | 77  | 0.01       | 0        | 92  | 0          | 0        | 0   | 0          | 0        | 91  |
| Agricultural loans.....   | 0.41       | 0.18     | 82  | 0.47       | 0.19     | 80  | 0.52       | 0.53     | 71  | 0.69       | 0.47     | 74  | 0.71       | 0.51     | 75  |
| Other loans and leases.....   | 2.99       | 4.47     | 50  | 3.18       | 4.63     | 50  | 3.68       | 1.08     | 86  | 2.73       | 2.64     | 60  | 2.25       | 2.62     | 54  |
| Net loans and leases.....   | 55.41      | 58.67    | 39  | 64.07      | 61.58    | 49  | 69.13      | 72.36    | 31  | 71.97      | 73.30    | 40  | 70.74      | 72.64    | 40  |
| Debt securities over 1 year.....                                      | 29.95      | 19.46    | 83  | 20.29      | 15.55    | 72  | 15.45      | 13.66    | 65  | 15.94      | 13.20    | 66  | 15.66      | 13.96    | 64  |
| Mutual funds and equity securities .....                              | 0.11       | 0.06     | 72  | 0.05       | 0.05     | 65  | 0.06       | 0.06     | 67  | 0.08       | 0.05     | 74  | 0.07       | 0.07     | 67  |
| Subtotal .....  | 85.46      | 79.22    | 71  | 84.41      | 78.16    | 70  | 84.64      | 86.76    | 30  | 88         | 87.24    | 50  | 86.47      | 87.26    | 35  |
| Interest-bearing bank balances .....                                  | 5.70       | 8.50     | 39  | 5.40       | 7.51     | 37  | 4.05       | 2.97     | 68  | 1.44       | 2.30     | 49  | 2.92       | 2.34     | 71  |
| Federal funds sold and reverse repos .....                            | 0          | 0.54     | 28  | 0          | 0.82     | 26  | 0          | 0.03     | 36  | 0          | 0.01     | 38  | 0.07       | 0.02     | 88  |
| Debt securities 1 year or less .....                                  | 1.01       | 1.56     | 49  | 1.16       | 1.68     | 47  | 1.55       | 2.10     | 52  | 1.02       | 2.14     | 46  | 1.08       | 1.92     | 51  |
| Trading assets .....  | 0          | 0.49     | 19  | 0          | 1.01     | 17  | 0          | 0.03     | 38  | 0.02       | 0.02     | 76  | 0          | 0.02     | 71  |
| Total earning assets.....   | 92.17      | 91.77    | 54  | 90.97      | 91.05    | 48  | 90.24      | 92.39    | 21  | 90.48      | 92.24    | 25  | 90.55      | 92.22    | 25  |
| Non-interest cash and due from depository institutions.....           | 0.80       | 0.82     | 50  | 1.13       | 1.07     | 50  | 1.41       | 1.14     | 69  | 1.67       | 1.25     | 74  | 1.51       | 1.26     | 65  |
| Other real estate owned.....  | 0.02       | 0.01     | 81  | 0.04       | 0.02     | 80  | 0.03       | 0.04     | 57  | 0          | 0.04     | 27  | 0.02       | 0.06     | 34  |
| All other assets.....   | 7.03       | 7.35     | 46  | 7.90       | 7.82     | 51  | 8.35       | 6.41     | 78  | 7.85       | 6.39     | 70  | 7.95       | 6.45     | 74  |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....  | 6.71       | 11.47    | 33  | 6.56       | 11.17    | 29  | 5.60       | 5.36     | 59  | 2.46       | 4.70     | 38  | 4.07       | 4.63     | 59  |
| U.S. Treasury securities.....   | 1.29       | 1.47     | 67  | 0.26       | 0.84     | 62  | 0.53       | 0.29     | 78  | 0.33       | 0.37     | 74  | 0.77       | 0.22     | 88  |
| US agency securities (excluding mortgage-backed securities) .....     | 0.30       | 0.82     | 48  | 0.66       | 0.63     | 67  | 1.68       | 1.25     | 64  | 0.68       | 1.67     | 49  | 1.32       | 1.50     | 58  |
| Municipal securities .....  | 2.39       | 1.73     | 66  | 2.89       | 1.69     | 72  | 2.77       | 2.58     | 63  | 2.65       | 2.66     | 61  | 4.09       | 2.97     | 76  |
| Mortgage-backed securities .....                                      | 20.87      | 14.14    | 80  | 16.95      | 11.75    | 75  | 10.95      | 9.38     | 61  | 11.59      | 8.73     | 69  | 10.17      | 9.19     | 62  |
| Asset-backed securities .....   | 3.83       | 0.50     | 93  | 0          | 0.32     | 24  | 0          | 0.30     | 34  | 0          | 0.26     | 33  | 0          | 0.23     | 34  |
| Other debt securities .....   | 2.28       | 0.53     | 92  | 0.68       | 0.42     | 75  | 1.07       | 0.53     | 78  | 1.72       | 0.52     | 85  | 0.39       | 0.48     | 62  |
| Loans held-for-sale.....  | 0.19       | 0.55     | 52  | 0.41       | 0.52     | 54  | 0.71       | 0.39     | 82  | 0.34       | 0.29     | 76  | 1.21       | 0.32     | 89  |
| Loans held for investment .....                                       | 55.90      | 58.06    | 41  | 64.63      | 61.72    | 49  | 68.97      | 72.01    | 31  | 72.30      | 73.24    | 42  | 70.22      | 72.42    | 38  |
| Real estate loans secured by 1–4 family .....                         | 11.92      | 11.46    | 57  | 13.75      | 11.91    | 59  | 17.94      | 16.02    | 63  | 19.20      | 16.83    | 65  | 19.59      | 16.44    | 66  |
| Revolving .....   | 2.06       | 1.42     | 65  | 3.18       | 1.66     | 79  | 3.98       | 2.24     | 78  | 3.63       | 2.43     | 70  | 3.23       | 2.71     | 61  |
| Closed-end, secured by first liens .....                              | 9.71       | 9.67     | 55  | 10.28      | 9.81     | 55  | 13.52      | 13.07    | 61  | 14.94      | 13.60    | 61  | 15.70      | 13.03    | 67  |
| Closed-end, secured by junior liens .....                             | 0.15       | 0.17     | 63  | 0.29       | 0.22     | 75  | 0.44       | 0.37     | 59  | 0.63       | 0.41     | 77  | 0.67       | 0.39     | 78  |
| Commercial real estate loans .....                                    | 27.29      | 22.69    | 61  | 31.83      | 22.22    | 74  | 33.20      | 33.26    | 53  | 34.79      | 33.39    | 58  | 33.64      | 33.79    | 53  |
| Construction and land development .....                               | 3.03       | 3.34     | 51  | 4.40       | 3.40     | 65  | 4.38       | 5        | 50  | 4.05       | 4.78     | 50  | 3.51       | 4.55     | 42  |
| Multifamily.....  | 4.45       | 3.57     | 72  | 5.44       | 3.12     | 79  | 5.43       | 4.76     | 70  | 5.84       | 5.12     | 72  | 5.75       | 5.32     | 71  |
| Nonfarm nonresidential .....  | 19.81      | 14.57    | 66  | 22         | 14.72    | 74  | 23.39      | 21.85    | 59  | 24.90      | 21.85    | 66  | 24.38      | 22.30    | 59  |
| Real estate loans secured by farmland.....                            | 1.09       | 0.30     | 86  | 1.47       | 0.33     | 89  | 1.36       | 0.95     | 71  | 1.23       | 0.88     | 72  | 1.66       | 0.81     | 76  |

## Loan Mix and Analysis of Concentrations of Credit

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
|  | 71.86      | 61.05    | 63  | 72.35      | 57.15    | 77  | 75.33      | 72.74    | 55  | 76.03      | 72.88    | 54  | 76.86      | 73.20    | 53  |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                       |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 71.86      | 61.05    | 63  | 72.35      | 57.15    | 77  | 75.33      | 72.74    | 55  | 76.03      | 72.88    | 54  | 76.86      | 73.20    | 53  |
| Real estate loans secured by 1–4 family.....   | 21.25      | 19.86    | 52  | 21.14      | 19.43    | 55  | 25.74      | 22.29    | 61  | 26.44      | 23.13    | 62  | 27.43      | 22.92    | 66  |
| Revolving .....  | 3.67       | 2.43     | 68  | 4.89       | 2.64     | 80  | 5.71       | 3.13     | 80  | 4.99       | 3.34     | 72  | 4.52       | 3.76     | 63  |
| Closed-end.....  | 17.58      | 17.24    | 53  | 16.25      | 16.59    | 48  | 20.03      | 18.71    | 59  | 21.44      | 19.33    | 60  | 22.91      | 18.68    | 65  |
| Commercial real estate loans .....   | 48.66      | 37.86    | 67  | 48.95      | 34.63    | 79  | 47.64      | 46.16    | 57  | 47.90      | 45.57    | 59  | 47.10      | 46.38    | 53  |
| Construction and land development.....   | 5.41       | 5.65     | 52  | 6.76       | 5.26     | 65  | 6.29       | 6.97     | 51  | 5.58       | 6.53     | 49  | 4.91       | 6.35     | 42  |
| 1–4 family.....  | 0.45       | 1.18     | 45  | 0.64       | 0.93     | 51  | 0.58       | 1.47     | 36  | 0.79       | 1.52     | 44  | 0.94       | 1.50     | 48  |
| Other.....   | 4.96       | 4.40     | 58  | 6.12       | 4.19     | 69  | 5.71       | 5.34     | 57  | 4.79       | 4.90     | 53  | 3.98       | 4.76     | 44  |
| Multifamily.....   | 7.94       | 5.78     | 75  | 8.37       | 4.96     | 80  | 7.79       | 6.42     | 70  | 8.04       | 6.76     | 73  | 8.04       | 7.13     | 70  |
| Nonfarm nonresidential .....   | 35.31      | 24.56    | 72  | 33.82      | 22.93    | 79  | 33.57      | 30.59    | 65  | 34.28      | 30.16    | 67  | 34.14      | 30.84    | 61  |
| Owner-occupied.....  | 12.74      | 8.29     | 75  | 13.30      | 7.68     | 82  | 13.34      | 10.68    | 70  | 14.47      | 10.31    | 79  | 15.48      | 10.55    | 83  |
| Other.....   | 22.57      | 15.94    | 73  | 20.53      | 14.95    | 69  | 20.22      | 19.36    | 55  | 19.81      | 19.35    | 57  | 18.66      | 19.91    | 43  |
| Real estate loans secured by farmland.....   | 1.95       | 0.54     | 86  | 2.26       | 0.54     | 88  | 1.95       | 1.38     | 72  | 1.69       | 1.27     | 72  | 2.33       | 1.19     | 75  |
| Loans to depository institutions and acceptances of other banks.....                     | 0          | 0.04     | 70  | 0.01       | 0.06     | 75  | 0.02       | 0        | 91  | 0.01       | 0        | 90  | 0          | 0        | 91  |
| Commercial and industrial loans .....  | 18.94      | 18.86    | 58  | 21.49      | 22.17    | 50  | 17.88      | 16.16    | 62  | 18.75      | 16.21    | 66  | 18.51      | 15.52    | 65  |
| Loans to individuals .....   | 3.14       | 6.24     | 55  | 0.55       | 6.13     | 21  | 0.74       | 4        | 37  | 0.50       | 3.89     | 27  | 0.48       | 3.90     | 26  |
| Credit card loans .....  | 0          | 0.53     | 22  | 0          | 0.65     | 22  | 0.02       | 0.04     | 73  | 0.03       | 0.04     | 76  | 0.03       | 0.03     | 78  |
| Agricultural loans.....  | 0.73       | 0.34     | 82  | 0.72       | 0.32     | 79  | 0.75       | 0.78     | 70  | 0.95       | 0.69     | 74  | 0.99       | 0.76     | 75  |
| Other loans and leases.....  | 5.33       | 8.75     | 50  | 4.88       | 9.09     | 46  | 5.28       | 1.48     | 87  | 3.76       | 3.74     | 60  | 3.15       | 3.75     | 54  |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL<br/>(CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans .....  | 455.78     | 391.81   | 60  | 467.99     | 381.27   | 64  | 521.39     | 493.53   | 57  | 509.64     | 505.61   | 50  | 559.17     | 518.19   | 61  |
| Real estate loans secured by 1–4 family.....   | 134.79     | 126.06   | 60  | 136.76     | 125.03   | 55  | 178.17     | 151.03   | 67  | 177.23     | 161.34   | 63  | 199.59     | 159.68   | 69  |
| Revolving .....  | 23.29      | 15.44    | 67  | 31.65      | 17.42    | 75  | 39.53      | 21.25    | 80  | 33.48      | 23.52    | 70  | 32.92      | 26.74    | 61  |
| Closed-end.....  | 111.50     | 108.85   | 54  | 105.11     | 106.14   | 52  | 138.63     | 127.10   | 62  | 143.75     | 134.73   | 64  | 166.67     | 130.06   | 68  |
| Commercial real estate loans .....   | 308.62     | 245.88   | 63  | 316.64     | 234.65   | 68  | 329.75     | 311.74   | 60  | 321.08     | 316.03   | 54  | 342.65     | 328.67   | 57  |
| Construction and land development.....   | 34.29      | 35.95    | 52  | 43.73      | 35.62    | 63  | 43.54      | 46.63    | 51  | 37.42      | 44.92    | 45  | 35.75      | 44.44    | 41  |
| 1–4 family.....  | 2.84       | 7.42     | 44  | 4.17       | 6.34     | 50  | 4.04       | 9.52     | 32  | 5.30       | 10.21    | 42  | 6.81       | 10.44    | 51  |
| Other.....   | 31.46      | 28.11    | 57  | 39.56      | 28.16    | 67  | 39.50      | 35.90    | 58  | 32.12      | 33.75    | 53  | 28.94      | 33.34    | 46  |
| Multifamily.....   | 50.36      | 38.66    | 76  | 54.13      | 32.74    | 78  | 53.90      | 44.76    | 72  | 53.91      | 48.38    | 69  | 58.53      | 51.49    | 71  |
| Nonfarm nonresidential .....   | 223.97     | 158.05   | 72  | 218.77     | 155.06   | 69  | 232.31     | 206.64   | 63  | 229.76     | 208.15   | 58  | 248.37     | 217.26   | 63  |
| Owner-occupied.....  | 80.82      | 52.99    | 74  | 86.01      | 52.37    | 77  | 92.34      | 71.54    | 74  | 96.98      | 70.68    | 74  | 112.65     | 73.43    | 83  |
| Other.....   | 143.15     | 102.54   | 73  | 132.77     | 100.54   | 64  | 139.97     | 130.65   | 57  | 132.78     | 134.17   | 50  | 135.73     | 140.40   | 51  |
| Real estate loans secured by farmland.....   | 12.37      | 3.22     | 87  | 14.59      | 3.44     | 89  | 13.47      | 8.66     | 73  | 11.34      | 8.13     | 72  | 16.93      | 7.80     | 76  |
| Loans to depository institutions and acceptances of other banks.....                     | 0.01       | 0.21     | 71  | 0.08       | 0.28     | 76  | 0.15       | 0.01     | 92  | 0.04       | 0.01     | 90  | 0.03       | 0.01     | 91  |
| Commercial and industrial loans .....  | 120.12     | 114.45   | 57  | 138.97     | 139.91   | 50  | 123.74     | 106.70   | 64  | 125.68     | 107.07   | 66  | 134.69     | 105.25   | 69  |
| Loans to individuals .....   | 19.90      | 34.55    | 55  | 3.53       | 37.47    | 23  | 5.10       | 24.83    | 38  | 3.38       | 24.45    | 24  | 3.49       | 23.98    | 24  |
| Credit card loans .....  | 0          | 2.77     | 23  | 0          | 3.30     | 22  | 0.15       | 0.24     | 72  | 0.20       | 0.24     | 76  | 0.24       | 0.19     | 78  |
| Agricultural loans.....  | 4.64       | 1.86     | 82  | 4.67       | 1.88     | 80  | 5.20       | 4.86     | 72  | 6.39       | 4.49     | 75  | 7.22       | 4.90     | 75  |
| Other loans and leases.....  | 33.79      | 51.06    | 49  | 31.59      | 49.54    | 46  | 36.53      | 10.25    | 87  | 25.19      | 25.58    | 62  | 22.95      | 25.83    | 57  |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans .....   | 36.78      | 30.07    | 64  | 36.15      | 27.32    | 71  | 34.87      | 35.38    | 55  | 34.20      | 35.09    | 54  | 32.03      | 35.69    | 42  |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL<br>(CECL transition adjusted) ..... | 233.26     | 195.33   | 60  | 233.85     | 183.76   | 62  | 241.33     | 239.13   | 56  | 229.24     | 243.62   | 49  | 233.05     | 253.35   | 48  |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....                 | 314.09     | 252.85   | 63  | 319.86     | 240.85   | 68  | 333.66     | 315.15   | 59  | 326.22     | 318.90   | 54  | 345.70     | 331.68   | 57  |

## Liquidity and Funding

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | 6.71       | 11.47    | 33  | 6.56       | 11.17    | 29  | 5.60       | 5.36     | 59  | 2.46       | 4.70     | 38  | 4.07       | 4.63     | 59  |
| Liquid assets .....  | 28.96      | 29.03    | 49  | 24.40      | 26.22    | 52  | 18.62      | 16.28    | 68  | 15.73      | 15.56    | 54  | 16.76      | 15.94    | 59  |
| Investment securities .....  | 31.06      | 21.63    | 77  | 21.50      | 17.85    | 67  | 17.06      | 16.41    | 58  | 17.04      | 16.02    | 60  | 16.81      | 16.65    | 57  |
| Net loans and leases .....   | 55.41      | 58.67    | 39  | 64.07      | 61.58    | 49  | 69.13      | 72.36    | 31  | 71.97      | 73.30    | 40  | 70.74      | 72.64    | 40  |
| Net loans, leases and standby letters of credit .....                            | 55.64      | 59.49    | 38  | 64.39      | 62.48    | 46  | 69.51      | 72.78    | 31  | 72.34      | 73.71    | 39  | 71.16      | 73.08    | 40  |
| Core deposits .....  | 82.65      | 75.71    | 79  | 80.41      | 70.67    | 82  | 78.30      | 71.61    | 74  | 74.28      | 69.97    | 66  | 69.80      | 69.79    | 49  |
| Noncore funding .....  | 3.99       | 10.30    | 22  | 4.03       | 14.13    | 12  | 6.78       | 14.61    | 21  | 10.43      | 16.58    | 27  | 15.94      | 17.09    | 49  |
| Time deposits of \$250K or more .....  | 1.07       | 1.58     | 41  | 1.83       | 2.11     | 51  | 3.07       | 4.33     | 39  | 3.43       | 4.28     | 52  | 2.52       | 3.54     | 41  |
| Foreign deposits .....   | 0          | 0.34     | 39  | 0          | 0.36     | 39  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  |
| Federal funds purchased and repos .....  | 2.10       | 1.23     | 79  | 1.67       | 1.47     | 70  | 2.12       | 0.77     | 84  | 2.41       | 0.96     | 83  | 3.87       | 1.20     | 88  |
| Secured federal funds purchased .....  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 48  |
| Net federal funds purchased (sold) .....   | 2.10       | 0.54     | 88  | 1.67       | 0.54     | 81  | 2.12       | 0.75     | 85  | 2.41       | 0.97     | 83  | 3.80       | 1.21     | 89  |
| Commercial paper .....   | 0          | 0.01     | 45  | 0          | 0.01     | 44  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Other borrowings w/remaining maturity of 1 year or less .....                    | 0.44       | 1        | 51  | 0.04       | 1.24     | 27  | 0.11       | 2.75     | 23  | 0.26       | 3.63     | 23  | 3.43       | 4.47     | 48  |
| Earning assets that reprice within 1 year .....                                  | 27.14      | 37.37    | 25  | 28.94      | 39.38    | 23  | 31.24      | 33.16    | 48  | 29.30      | 32.35    | 47  | 30.28      | 33.41    | 46  |
| Interest-bearing liabilities that reprice within 1 year .....                    | 5.01       | 6.39     | 54  | 7.35       | 8.20     | 60  | 10.50      | 18.54    | 33  | 12.98      | 18.20    | 44  | 11.99      | 16.67    | 53  |
| Long-term debt that reprices within 1 year .....                                 | 0.79       | 0.26     | 83  | 0          | 0.47     | 27  | 0.86       | 0.15     | 88  | 0.65       | 0.16     | 85  | 0.64       | 0.19     | 85  |
| Net assets that reprice within 1 year .....                                      | 21.34      | 29.65    | 29  | 21.58      | 29.11    | 33  | 19.87      | 13.71    | 61  | 15.67      | 12.98    | 53  | 17.66      | 15.65    | 53  |
| <b>Other Liquidity and Funding Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence .....   | -3.18      | -2.33    | 50  | -3         | 3.20     | 34  | 1.39       | 10.70    | 21  | 9.06       | 13.54    | 31  | 13.73      | 13.97    | 48  |
| Net short-term noncore funding dependence .....                                  | -3.92      | -7.71    | 58  | -3.97      | -4.76    | 48  | -1.15      | 5.88     | 25  | 6.93       | 8.57     | 39  | 11.12      | 9.65     | 55  |
| Short-term investment / Short-term noncore funding .....                         | 199.62     | 273.46   | 48  | 204.73     | 184.19   | 62  | 121.04     | 78.10    | 76  | 28.76      | 62.28    | 46  | 29.74      | 46.67    | 52  |
| Liquid assets - short-term noncore funding / Nonliquid assets .....              | 36.04      | 36.68    | 53  | 28.04      | 28.18    | 58  | 17.20      | 6.90     | 78  | 8.51       | 4.17     | 67  | 3.69       | 3.68     | 53  |
| Net loans and leases / Total deposits .....                                      | 66.16      | 72.79    | 35  | 77.85      | 79.43    | 43  | 84.81      | 90.96    | 27  | 88.71      | 92.88    | 32  | 90.77      | 92.86    | 36  |
| Net loans and leases / Core deposits .....                                       | 67.03      | 78.25    | 32  | 79.69      | 88.34    | 35  | 88.28      | 102.55   | 21  | 96.90      | 106.50   | 30  | 101.35     | 105.03   | 44  |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....   | 0.12       |          |     | 1.57       |          |     | 0.36       |          |     | -0.68      | -0.47    | 30  | -0.35      | -0.05    | 22  |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital ..... | -3.02      | -0.25    | 6   | 5.05       | 4.31     | 66  | 2.30       | 1.28     | 78  | -1.22      | -1.95    | 62  | -0.67      | -0.62    | 45  |
| Structured notes appreciation (depreciation) / Tier 1 capital .....              | 0          | -0.02    | 50  | 0          | 0.02     | 36  | 0          | -0.02    | 59  | -0.01      | -0.04    | 48  | 0          | -0.02    | 57  |
| <b>Percent of Investment Securities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities .....  | 0          | 14.28    | 13  | 0          | 11.38    | 15  | 0          | 7.25     | 23  | 46.37      | 10.76    | 90  | 33.56      | 13.07    | 82  |
| Available-for-sale securities .....  | 99.66      | 83.77    | 75  | 99.76      | 87.23    | 78  | 99.64      | 91.33    | 64  | 53.16      | 88.32    | 10  | 66.44      | 86.93    | 17  |
| U.S. Treasury securities .....   | 4.15       | 6.70     | 61  | 1.23       | 4.72     | 56  | 3.13       | 2.07     | 79  | 1.94       | 2.08     | 74  | 4.57       | 1.33     | 85  |
| US agency securities (excluding mortgage-backed securities) .....                | 0.96       | 4.12     | 42  | 3.07       | 4.01     | 61  | 9.85       | 8.16     | 62  | 3.99       | 11       | 43  | 7.84       | 10.16    | 59  |
| Municipal securities .....   | 7.68       | 8.22     | 62  | 13.44      | 9.83     | 70  | 16.22      | 15.40    | 59  | 15.54      | 16.63    | 55  | 24.33      | 17.86    | 67  |
| Mortgage-backed securities .....   | 67.19      | 66.54    | 50  | 78.83      | 66.64    | 65  | 64.15      | 57.07    | 58  | 67.99      | 54.50    | 69  | 60.51      | 55.76    | 52  |
| Asset-backed securities .....  | 12.32      | 2.50     | 88  | 0          | 1.91     | 24  | 0          | 1.70     | 34  | 0          | 1.54     | 33  | 0          | 1.31     | 34  |
| Other debt securities .....  | 7.35       | 3.08     | 82  | 3.18       | 3.01     | 65  | 6.29       | 3.73     | 76  | 10.07      | 3.75     | 81  | 2.35       | 3.25     | 60  |
| Mutual funds and equity securities .....   | 0.34       | 0.29     | 70  | 0.24       | 0.35     | 60  | 0.36       | 0.49     | 65  | 0.47       | 0.41     | 72  | 0.41       | 0.58     | 61  |
| Debt securities 1 year or less .....   | 3.25       | 7.78     | 32  | 5.39       | 10.55    | 33  | 9.07       | 13.55    | 47  | 5.97       | 13.91    | 39  | 6.44       | 11.90    | 46  |
| Debt securities 1 to 5 years .....   | 14.11      | 18.25    | 48  | 10.93      | 17.03    | 44  | 21.85      | 23.43    | 52  | 52.96      | 23.42    | 90  | 23.93      | 23.53    | 55  |
| Debt securities over 5 years .....   | 82.30      | 71.11    | 67  | 83.43      | 69.86    | 66  | 68.71      | 58.63    | 58  | 40.60      | 58.36    | 25  | 69.23      | 60.73    | 62  |
| Pledged securities .....   | 17.75      | 32.26    | 31  | 27.71      | 35.67    | 39  | 42.60      | 43.76    | 49  | 37.97      | 42.20    | 47  | 48.29      | 46.78    | 51  |
| Structured notes, fair value .....   | 0          | 0.11     | 81  | 0.01       | 0.02     | 86  | 0.02       | 0.09     | 78  | 0.40       | 0.15     | 87  | 0.68       | 0.08     | 91  |
| <b>Percent Change from Prior Like Quarter</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments .....   | 24.72      | 27.98    | 56  | 27.46      | 183.32   | 22  | 186.45     | 32.84    | 89  | -40.78     | 16.28    | 12  | 62.49      | 6.96     | 82  |
| Investment securities .....  | 76.24      | 31.36    | 87  | 37.03      | 23.62    | 73  | 26.03      | 4.80     | 88  | -0.69      | 8.02     | 31  | 63.64      | 4.99     | 94  |
| Core deposits .....  | 25.37      | 16.94    | 81  | 11.67      | 26.88    | 8   | 32.70      | 9.96     | 94  | 4.27       | 10.40    | 35  | 36.54      | 13.94    | 89  |
| Noncore funding .....  | 20.93      | -14.79   | 87  | -35.40     | -12.18   | 24  | -18.18     | 4.16     | 20  | -35.89     | 6.76     | 7   | 78.90      | -3.35    | 94  |

## Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) .....                          | 1,983,655  | 1,754,371  | 1,649,566  | 1,398,483  | 1,301,549  |
| Commit: Secured commercial real estate loans .....                                | 418,136    | 309,528    | 387,576    | 344,935    | 299,928    |
| Commit: Unsecured real estate loans .....   | 37,490     | 48,279     | 64,620     | 29,354     | 23,052     |
| Credit card lines (reported semiannually, June/Dec) .....                         | 0          | 0          | 17,035     | 16,561     | 16,134     |
| Securities underwriting .....   | 0          | 0          | 0          | 0          | 0          |
| Standby letters of credit .....   | 29,821     | 33,478     | 37,145     | 28,574     | 33,011     |
| Commercial and similar letters of credit .....                                    | 2,731      | 5,459      | 5,436      | 3,583      | 4,220      |
| Securities lent .....   | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 3,990      | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 0          | 0          | 0          | 0          | 0          |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  | 3,990      | 0          | 0          | 0          | 0          |
| <b>Derivative Contracts</b>   |            |            |            |            |            |
| Interest rate futures and forward contracts .....                                 | 42,886     | 85,942     | 135,255    | 48,571     | 139,667    |
| Written options contracts (interest rate) .....                                   | 19,883     | 45,122     | 69,079     | 27,182     | 53,341     |
| Purchased options contracts (interest rate) .....                                 | 0          | 0          | 0          | 0          | 0          |
| Interest rate swaps .....   | 1,032,711  | 859,909    | 650,836    | 243,661    | 161,317    |
| Futures and forward foreign exchange .....  | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (foreign exchange) .....                                | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (foreign exchange) .....                              | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange rate swaps .....   | 0          | 0          | 0          | 0          | 0          |
| Commodity and other futures and forward contracts .....                           | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (commodity and other) .....                             | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (commodity and other) .....                           | 0          | 0          | 0          | 0          | 0          |
| Commodity and other swaps .....   | 0          | 0          | 0          | 0          | 0          |

| BHC   | Peer # 1 | Pct   | BHC | Peer # 1 | Pct   | BHC | Peer # 2 | Pct   | BHC | Peer # 2 | Pct   | BHC | Peer # 2 | Pct   |    |
|---|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|----|
| Percent of Total Assets   |          |       |     |          |       |     |          |       |     |          |       |     |          |       |    |
| Loan commitments (reported semiannually, June/Dec) .....                          | 15.43    | 22.78 | 25  | 16.64    | 22.01 | 32  | 17.01    | 16.97 | 53  | 18.16    | 17.31 | 59  | 16.56    | 17.28 | 46 |
| Standby letters of credit .....   | 0.23     | 0.65  | 23  | 0.32     | 0.71  | 32  | 0.38     | 0.36  | 59  | 0.37     | 0.35  | 57  | 0.42     | 0.40  | 61 |
| Commercial and similar letters of credit .....                                    | 0.02     | 0.02  | 74  | 0.05     | 0.02  | 86  | 0.06     | 0.01  | 89  | 0.05     | 0.01  | 87  | 0.05     | 0.01  | 88 |
| Securities lent .....   | 0        | 0.10  | 41  | 0        | 0.18  | 40  | 0        | 0     | 49  | 0        | 0     | 50  | 0        | 0     | 49 |
| Credit derivatives - notional amount (holding company as guarantor) .....         | 0        | 0.24  | 27  | 0        | 0.35  | 26  | 0        | 0     | 47  | 0        | 0.02  | 44  | 0        | 0.01  | 45 |
| Credit derivatives - notional amount (holding company as beneficiary) .....       | 0.03     | 0.18  | 62  | 0        | 0.30  | 27  | 0        | 0     | 48  | 0        | 0.01  | 46  | 0        | 0     | 46 |
| Credit derivative contracts w/ purchased credit protection-investment grade ..... | 0        | 0.18  | 34  | 0        | 0.25  | 34  | 0        | 0.01  | 46  | 0        | 0.01  | 46  | 0        | 0     | 46 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade .....  | 0.03     | 0.13  | 73  | 0        | 0.30  | 33  | 0        | 0     | 47  | 0        | 0     | 47  | 0        | 0     | 48 |
| Derivative contracts .....  | 8.52     | 46.30 | 30  | 9.40     | 48.62 | 26  | 8.82     | 2.95  | 82  | 4.15     | 6.51  | 50  | 4.51     | 6.82  | 47 |
| Interest rate contracts .....   | 8.52     | 32.46 | 32  | 9.40     | 34.36 | 28  | 8.82     | 2.87  | 82  | 4.15     | 6.40  | 50  | 4.51     | 6.72  | 47 |
| Interest rate futures and forward contracts .....                                 | 0.33     | 3.25  | 54  | 0.82     | 6.21  | 52  | 1.39     | 0.08  | 93  | 0.63     | 0.25  | 81  | 1.78     | 0.28  | 92 |
| Written options contracts (interest rate) .....                                   | 0.15     | 1.41  | 33  | 0.43     | 2.18  | 37  | 0.71     | 0.13  | 88  | 0.35     | 0.26  | 70  | 0.68     | 0.28  | 83 |
| Purchased options contracts (interest rate) .....                                 | 0        | 1.31  | 23  | 0        | 1.46  | 22  | 0        | 0.02  | 45  | 0        | 0.07  | 40  | 0        | 0.08  | 41 |
| Interest rate swaps .....   | 8.03     | 20.49 | 39  | 8.16     | 20.83 | 34  | 6.71     | 2.19  | 80  | 3.16     | 5.18  | 52  | 2.05     | 5.41  | 44 |
| Foreign exchange contracts .....  | 0        | 6.30  | 26  | 0        | 6.01  | 25  | 0        | 0     | 47  | 0        | 0     | 47  | 0        | 0     | 45 |
| Futures and forward foreign exchange contracts .....                              | 0        | 3.78  | 27  | 0        | 3.47  | 25  | 0        | 0     | 47  | 0        | 0     | 47  | 0        | 0     | 45 |
| Written options contracts (foreign exchange) .....                                | 0        | 0.04  | 40  | 0        | 0.03  | 40  | 0        | 0     | 48  | 0        | 0     | 49  | 0        | 0     | 48 |
| Purchased options contracts (foreign exchange) .....                              | 0        | 0.04  | 40  | 0        | 0.04  | 40  | 0        | 0     | 48  | 0        | 0     | 49  | 0        | 0     | 48 |
| Foreign exchange rate swaps .....   | 0        | 0.76  | 38  | 0        | 0.77  | 39  | 0        | 0     | 49  | 0        | 0     | 49  | 0        | 0     | 49 |
| Equity, commodity, and other derivative contracts .....                           | 0        | 0.92  | 34  | 0        | 1.86  | 32  | 0        | 0     | 48  | 0        | 0     | 48  | 0        | 0     | 47 |
| Commodity and other futures and forward contracts .....                           | 0        | 0.07  | 43  | 0        | 0.14  | 42  | 0        | 0     | 49  | 0        | 0     | 49  | 0        | 0     | 49 |
| Written options contracts (commodity and other) .....                             | 0        | 0.32  | 38  | 0        | 0.52  | 36  | 0        | 0     | 48  | 0        | 0     | 49  | 0        | 0     | 48 |
| Purchased options contracts (commodity and other) .....                           | 0        | 0.21  | 38  | 0        | 0.37  | 36  | 0        | 0     | 48  | 0        | 0     | 48  | 0        | 0     | 48 |
| Commodity and other swaps .....   | 0        | 0.31  | 38  | 0        | 0.32  | 36  | 0        | 0     | 49  | 0        | 0     | 49  | 0        | 0     | 49 |
| <b>Percent of Average Loans and Leases</b>  |          |       |     |          |       |     |          |       |     |          |       |     |          |       |    |
| Loan commitments (reported semiannually, June/Dec) .....                          | 28.38    | 44.98 | 27  | 24.75    | 42.82 | 31  | 25.35    | 24.81 | 55  | 25.14    | 25.18 | 50  | 27.80    | 25.74 | 61 |

**Derivative Instruments**

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts .....   | 1,095,480  | 990,973    | 855,170    | 319,414    | 354,325    |
| Interest rate contracts .....  | 1,095,480  | 990,973    | 855,170    | 319,414    | 354,325    |
| Foreign exchange contracts.....  | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards .....   | 42,886     | 85,942     | 135,255    | 48,571     | 139,667    |
| Written options .....  | 19,883     | 45,122     | 69,079     | 27,182     | 53,341     |
| Exchange-traded.....   | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter.....  | 19,883     | 45,122     | 69,079     | 27,182     | 53,341     |
| Purchased options .....  | 0          | 0          | 0          | 0          | 0          |
| Exchange-traded.....   | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter.....  | 0          | 0          | 0          | 0          | 0          |
| Swaps .....  | 1,032,711  | 859,909    | 650,836    | 243,661    | 161,317    |
| Held for trading.....  | 0          | 0          | 0          | 243,661    | 161,317    |
| Interest rate contracts .....  | 0          | 0          | 0          | 243,661    | 161,317    |
| Foreign exchange contracts.....  | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Non-traded.....  | 1,095,480  | 990,973    | 855,170    | 75,753     | 193,008    |
| Interest rate contracts .....  | 1,095,480  | 990,973    | 855,170    | 75,753     | 193,008    |
| Foreign exchange contracts.....  | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts .....                             | 0          | 0          | 0          | 0          | 0          |
| Derivative contracts (excluding futures and FX 14 days or less) .....    | 1,036,702  | 859,909    | 580,837    | 292,232    | 300,984    |
| One year or less .....   | 8,670      | 20,000     | 0          | 48,571     | 141,881    |
| Over 1 year to 5 years .....   | 215,921    | 220,883    | 139,585    | 55,316     | 0          |
| Over 5 years .....   | 812,111    | 619,026    | 441,252    | 188,345    | 159,103    |
| Gross negative fair value (absolute value) .....                         | 21,501     | 38,403     | 14,821     | 2,643      | 2,410      |
| Gross positive fair value.....   | 20,314     | 33,918     | 13,400     | 2,062      | 939        |
| Held for trading.....  | 0          | 0          | 0          | 1,438      | 262        |
| Non-traded.....  | 20,314     | 33,918     | 13,400     | 624        | 677        |
| Current credit exposure on risk-based capital derivative contracts ..... | 20,109     | 32,685     | 12,354     | 1,438      | 937        |
| Credit losses on derivative contracts .....                              | 0          | 0          | 0          | 0          | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |            |            |            |            |
| 30-89 days past due.....   | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due .....  | 0          | 0          | 0          | 0          | 0          |

## Derivatives Analysis

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Notional Amount</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts .....  | 100        | 94.17    | 75  | 100        | 94.10    | 77  | 100        | 99.57    | 60  | 100        | 99.91    | 54  | 100        | 99.91    | 56  |
| Foreign exchange contracts .....   | 0          | 3.47     | 25  | 0          | 3.49     | 25  | 0          | 0.14     | 42  | 0          | 0        | 46  | 0          | 0.04     | 44  |
| Equity, commodity, and other contracts .....                             | 0          | 1.14     | 34  | 0          | 1.17     | 32  | 0          | 0.07     | 45  | 0          | 0        | 47  | 0          | 0        | 47  |
| Futures and forwards .....   | 3.91       | 11.16    | 44  | 8.67       | 14.05    | 53  | 15.82      | 14.06    | 65  | 15.21      | 11.75    | 70  | 39.42      | 12.76    | 82  |
| Written options .....  | 1.82       | 6.28     | 38  | 4.55       | 8.18     | 49  | 8.08       | 11.73    | 60  | 8.51       | 11.14    | 68  | 15.05      | 9.73     | 72  |
| Exchange-traded .....  | 0          | 0.12     | 42  | 0          | 0.14     | 40  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  |
| Over-the-counter .....   | 1.82       | 5.96     | 40  | 4.55       | 7.73     | 52  | 8.08       | 10.84    | 60  | 8.51       | 10.65    | 68  | 15.05      | 9.46     | 73  |
| Purchased options .....  | 0          | 3.27     | 20  | 0          | 3.42     | 19  | 0          | 2.45     | 35  | 0          | 1.29     | 38  | 0          | 1.44     | 38  |
| Exchange-traded .....  | 0          | 0.12     | 41  | 0          | 0.15     | 40  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| Over-the-counter .....   | 0          | 2.87     | 21  | 0          | 2.86     | 21  | 0          | 2.28     | 36  | 0          | 1.22     | 38  | 0          | 1.27     | 39  |
| Swaps .....  | 94.27      | 74.26    | 71  | 86.77      | 68.76    | 61  | 76.11      | 64.61    | 49  | 76.28      | 65.42    | 41  | 45.53      | 66.04    | 28  |
| Held for trading .....   | 0          | 40.42    | 21  | 0          | 43.53    | 19  | 0          | 15.01    | 35  | 76.28      | 13.60    | 84  | 45.53      | 16.18    | 76  |
| Interest rate contracts .....  | 0          | 34.15    | 21  | 0          | 36.62    | 19  | 0          | 16.17    | 35  | 76.28      | 12.87    | 85  | 45.53      | 16.40    | 77  |
| Foreign exchange contracts .....   | 0          | 1.68     | 33  | 0          | 1.60     | 32  | 0          | 0.11     | 46  | 0          | 0        | 48  | 0          | 0        | 47  |
| Equity, commodity, and other contracts .....                             | 0          | 0.60     | 39  | 0          | 0.68     | 38  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 49  |
| Non-traded .....   | 100        | 59.58    | 78  | 100        | 56.47    | 80  | 100        | 84.99    | 64  | 23.72      | 86.40    | 15  | 54.47      | 83.82    | 23  |
| Interest rate contracts .....  | 100        | 56.71    | 85  | 100        | 53.82    | 87  | 100        | 84.69    | 69  | 23.72      | 85.51    | 15  | 54.47      | 83.04    | 24  |
| Foreign exchange contracts .....   | 0          | 0.40     | 33  | 0          | 0.46     | 34  | 0          | 0.01     | 44  | 0          | 0        | 47  | 0          | 0.01     | 46  |
| Equity, commodity, and other contracts .....                             | 0          | 0.09     | 38  | 0          | 0.10     | 37  | 0          | 0.01     | 47  | 0          | 0        | 48  | 0          | 0        | 48  |
| Derivative contracts (excluding futures and forex 14 days or less) ..... | 94.63      | 92.53    | 37  | 86.77      | 91.48    | 27  | 67.92      | 80.07    | 29  | 91.49      | 82.85    | 40  | 84.95      | 87.47    | 32  |
| One year or less .....   | 0.79       | 27.56    | 11  | 2.02       | 32.05    | 11  | 0          | 15.20    | 15  | 15.21      | 12.75    | 70  | 40.04      | 15.62    | 79  |
| Over 1 year to 5 years .....   | 19.71      | 27.01    | 39  | 22.29      | 27.06    | 50  | 16.32      | 22.92    | 47  | 17.32      | 22.66    | 51  | 0          | 21.68    | 15  |
| Over 5 years .....   | 74.13      | 29.89    | 89  | 62.47      | 29.56    | 81  | 51.60      | 34.12    | 65  | 58.97      | 36.28    | 67  | 44.90      | 37.90    | 51  |
| Gross negative fair value (absolute value) .....                         | 1.96       | 0.98     | 90  | 3.88       | 1.55     | 89  | 1.73       | 1.30     | 61  | 0.83       | 0.66     | 58  | 0.68       | 0.50     | 60  |
| Gross positive fair value .....  | 1.85       | 1.34     | 75  | 3.42       | 2.23     | 79  | 1.57       | 1.14     | 69  | 0.65       | 1.10     | 25  | 0.27       | 0.92     | 12  |
| <b>Percent of Tier 1 Capital</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value, absolute value (X) .....                      | 0.02       | 0.04     | 57  | 0.04       | 0.07     | 60  | 0.02       | 0        | 83  | 0          | 0.01     | 60  | 0          | 0        | 57  |
| Gross positive fair value (X) .....                                      | 0.02       | 0.05     | 39  | 0.03       | 0.09     | 37  | 0.01       | 0        | 87  | 0          | 0.01     | 50  | 0          | 0.01     | 33  |
| Held for trading (X) .....   | 0          | 0.04     | 22  | 0          | 0.07     | 19  | 0          | 0        | 44  | 0          | 0        | 82  | 0          | 0        | 75  |
| Non-traded (X) .....   | 0.02       | 0.01     | 77  | 0.03       | 0.02     | 81  | 0.01       | 0        | 92  | 0          | 0.01     | 40  | 0          | 0        | 44  |
| Current credit exposure (X) .....  | 0.02       | 0.04     | 49  | 0.03       | 0.06     | 43  | 0.01       | 0.01     | 74  | 0          | 0        | 55  | 0          | 0        | 50  |
| Credit losses on derivative contracts .....                              | 0          | 0        | 46  | 0          | 0        | 43  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 49  |
| <b>Past Due Derivative Instruments Fair Value</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30-89 days past due .....  | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| 90+ days past due .....  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| <b>Other Ratios</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure / Risk-weighted assets .....                     | 0.24       | 0.46     | 50  | 0.45       | 0.85     | 46  | 0.17       | 0.10     | 72  | 0.02       | 0.06     | 53  | 0.02       | 0.05     | 48  |

## Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATTR</b> |            |            |            |            |            |
| Beginning balance .....   | 101,048    | 53,748     | 50,648     | 53,582     | 47,795     |
| Gross losses .....  | 4,783      | 11,088     | 11,760     | 10,944     | 6,239      |
| Write-downs, transfers to loans held-for-sale .....               | 382        | 0          | 0          | 0          | 0          |
| Recoveries .....  | 2,545      | 2,758      | 4,454      | 3,581      | 6,723      |
| Net losses .....  | 2,238      | 8,330      | 7,306      | 7,363      | -484       |
| Provision for loan and lease losses .....                         | -15,101    | 38,797     | 10,406     | 4,429      | 5,303      |
| Adjustments .....   | 4,178      | 16,833     | 0          | 0          | 0          |
| Ending balance .....  | 87,887     | 101,048    | 53,748     | 50,648     | 53,582     |
| Memo: Allocated transfer risk reserve (ATTRR) .....               | 0          | 0          | 0          | 0          | 0          |

|  | BHC     | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 2 | Pct  | BHC    | Peer # 2 | Pct  | BHC       | Peer # 2 | Pct  |      |
|--|---------|----------|-----|--------|----------|-----|--------|----------|------|--------|----------|------|-----------|----------|------|------|
| <b>Analysis Ratios</b>   |         |          |     |        |          |     |        |          |      |        |          |      |           |          |      |      |
| Provision for loan and lease losses / Average assets .....                           | -0.13   | -0.09    | 37  | 0.38   | 0.51     | 31  | 0.11   | 0.12     | 55   | 0.06   | 0.12     | 33   | 0.08      | 0.11     | 46   |      |
| Provision for loan and lease losses / Average loans and leases .....                 | -0.22   | -0.16    | 37  | 0.55   | 0.82     | 31  | 0.16   | 0.16     | 58   | 0.08   | 0.16     | 33   | 0.11      | 0.16     | 41   |      |
| Provision for loan and lease losses / Net loan and lease losses .....                | -674.75 | -105.48  | 12  | 465.75 | 487.86   | 63  | 142.43 | 142.73   | 58   | 60.15  | 182.69   | 21   | -1,095.66 | 110.75   | 6    |      |
| Allowance for loan and lease losses / Total loans and leases not held for sale ..... | 1.22    | 1.23     | 54  | 1.48   | 1.58     | 48  | 0.80   | 0.94     | 31   | 0.91   | 0.94     | 50   | 0.97      | 0.95     | 53   |      |
| Allowance for loan and lease losses / Total loans and leases .....                   | 1.22    | 1.20     | 54  | 1.47   | 1.55     | 50  | 0.80   | 0.93     | 32   | 0.91   | 0.93     | 50   | 0.95      | 0.94     | 51   |      |
| Allowance for loan and lease losses / Net loans and leases losses (X) .....          | 39.27   | 21.39    | 80  | 12.13  | 11.58    | 69  | 7.36   | 17.18    | 41   | 6.88   | 21.35    | 32   |           | 16.23    |      |      |
| Allowance for loan and lease losses / Nonaccrual assets .....                        | 551.15  | 364.13   | 79  | 440.68 | 299.17   | 80  | 192.67 | 315.75   | 50   | 144.72 | 285.36   | 35   | 217.60    | 270.69   | 54   |      |
| ALLL / 90+ days past due + nonaccrual loans and leases .....                         | 521.52  | 287.08   | 82  | 415.82 | 244.34   | 82  | 182.15 | 283.41   | 52   | 138.39 | 259.30   | 35   | 195.80    | 232.03   | 54   |      |
| Gross loan and lease losses / Average loans and leases .....                         | 0.07    | 0.19     | 22  | 0.16   | 0.34     | 34  | 0.18   | 0.16     | 64   | 0.20   | 0.15     | 70   | 0.13      | 0.16     | 53   |      |
| Recoveries / Average loans and leases .....  | 0.04    | 0.08     | 29  | 0.04   | 0.07     | 31  | 0.07   | 0.05     | 74   | 0.06   | 0.05     | 66   | 0.14      | 0.06     | 86   |      |
| Net losses / Average loans and leases .....  | 0.03    | 0.11     | 30  | 0.12   | 0.27     | 35  | 0.11   | 0.11     | 60   | 0.13   | 0.09     | 71   | -0.01     | 0.10     | 11   |      |
| Write-downs, transfers to loans held-for-sale / Average loans and leases .....       | 0.01    | 0        | 88  | 0      | 0        | 44  | 0      | 0        | 49   | 0      | 0        | 48   | 0         | 0        | 48   |      |
| Recoveries / Prior year-end losses .....   | 22.95   | 34.67    | 32  | 23.45  | 33.98    | 37  | 40.70  | 41.80    | 57   | 57.40  | 51.25    | 69   | 69.63     | 50.41    | 73   |      |
| Earnings coverage of net loan and lease losses (X) .....                             | 63.33   | 39.72    | 74  | 20.05  | 22.91    | 63  | 19.83  | 22.46    | 54   | 18.79  | 29.27    | 50   | -234.33   | 0.97     | 8    |      |
| <b>Net Loan and Lease Losses By Type</b>   |         |          |     |        |          |     |        |          |      |        |          |      |           |          |      |      |
| Real estate loans .....  | 0.01    | 0.02     | 61  | 0.04   | 0.04     | 58  | 0      | 0.02     | 44   | 0.10   | 0.01     | 92   | 0.05      | 0.02     | 72   |      |
| Real estate loans secured by 1-4 family .....  | 0.01    | -0.02    | 78  | 0.05   | 0.01     | 85  | -0.01  | 0.02     | 23   | 0.02   | 0.01     | 69   | 0.07      | 0.03     | 81   |      |
| Revolving .....  | -0.08   | -0.07    | 25  | 0.14   | 0.01     | 89  | 0      | 0.02     | 31   | 0      | 0.02     | 28   | 0.23      | 0.03     | 92   |      |
| Closed-end .....   | 0.02    | -0.01    | 92  | 0.02   | 0        | 78  | -0.01  | 0.02     | 20   | 0.03   | 0.01     | 75   | 0.04      | 0.02     | 70   |      |
| Commercial real estate loans .....   | 0.02    | 0.04     | 58  | 0.04   | 0.07     | 50  | 0.05   | 0.02     | 78   | 0.14   | 0.01     | 94   | 0.03      | 0.01     | 71   |      |
| Construction and land development .....  | -0.02   | 0        | 22  | -0.13  | 0        | 2   | -0.13  | -0.02    | 8    | -0.04  | -0.02    | 19   | -0.15     | -0.04    | 17   |      |
| 1-4 family .....   | 0       | 0        | 16  | -0.03  | 0        | 8   | -0.04  | 0        | 2    | 0.03   | 0        | 94   | 0         | 0        | 27   |      |
| Other .....  | -0.02   | 0        | 22  | -0.10  | 0        | 1   | -0.09  | -0.02    | 11   | -0.07  | -0.02    | 14   | -0.15     | -0.04    | 12   |      |
| Multifamily .....  | 0       | 0.01     | 22  | 0      | 0        | 20  | 0      | 0        | 17   | 0      | 0        | 16   | 0         | 0        | 19   |      |
| Nonfarm nonresidential .....   | 0.03    | 0.05     | 56  | 0.08   | 0.11     | 58  | 0.10   | 0.03     | 82   | 0.20   | 0.02     | 95   | 0.06      | 0.02     | 81   |      |
| Owner-occupied .....   | 0.03    | 0.01     | 85  | 0.05   | 0.02     | 80  | 0.02   | 0.01     | 78   | 0.06   | 0.01     | 92   | 0.05      | 0.01     | 88   |      |
| Other .....  | 0       | 0.04     | 18  | 0.03   | 0.08     | 48  | 0.08   | 0.01     | 87   | 0.14   | 0.01     | 94   | 0.01      | 0.01     | 75   |      |
| Real estate loans secured by farmland .....  | 0       | 0        | 54  | 0      | 0.02     | 46  | -1.03  | 0.01     | 0    | 0      | 0        | 49   | -0.01     | 0        | 10   |      |
| Commercial and industrial loans .....  | 0.12    | 0.17     | 47  | 0.41   | 0.47     | 51  | 0.49   | 0.27     | 76   | 0.26   | 0.18     | 67   | -0.23     | 0.18     | 3    |      |
| Loans to individuals .....   | 0.08    | 0.71     | 9   | 1.20   | 1.13     | 67  | 0.91   | 0.74     | 71   | 1.77   | 0.71     | 88   | 0.58      | 0.78     | 54   |      |
| Credit card loans .....  |         |          |     | 1.84   |          |     | 2.92   |          | 0.56 | 1.89   | 31       | 0.95 | 1.65      | 48       | 0.16 | 1.60 |
| Agricultural loans .....   | -0.05   | 0.02     | 16  | 0      | 0.19     | 35  | 0      | 0.02     | 46   | 0      | 0.03     | 43   | 0         | 0.06     | 41   |      |
| Loans to foreign governments and institutions .....                                  |         |          |     | 0      |          |     | 0      |          |      |        |          |      |           |          |      |      |
| Other loans and leases .....   | -0.04   | 0.10     | 6   | -0.02  | 0.15     | 6   | 0.19   | 0.14     | 75   | 0      | 0.28     | 30   | -0.12     | 0.27     | 2    |      |

## Past Due and Nonaccrual Assets

| Dollar Amount in Thousands  | 12/31/2021 |        | 12/31/2020 |        | 12/31/2019 |        | 12/31/2018 |        | 12/31/2017 |        |
|---|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|
| <b>30+ Days Past Due and Nonaccrual Assets</b>                          |            |        |            |        |            |        |            |        |            |        |
| 30–89 days past due loans and leases .....                              |            | 6,261  |            | 7,578  |            | 14,271 |            | 7,121  |            | 12,897 |
| 90+ days past due loans and leases .....                                |            | 906    |            | 1,371  |            | 1,611  |            | 1,601  |            | 2,741  |
| Nonaccrual loans and leases .....                                       |            | 15,946 |            | 22,930 |            | 27,896 |            | 34,997 |            | 24,624 |
| Total past due and nonaccrual loans and leases .....                    |            | 23,113 |            | 31,879 |            | 43,778 |            | 43,719 |            | 40,262 |
| Restructured 30–89 days past due .....                                  |            | 0      |            | 15     |            | 0      |            | 126    |            | 108    |
| Restructured 90+ days past due .....                                    |            | 0      |            | 124    |            | 0      |            | 0      |            | 0      |
| Restructured nonaccrual .....   |            | 551    |            | 1,126  |            | 701    |            | 392    |            | 1,919  |
| Total restructured loans and leases .....                               |            | 551    |            | 1,265  |            | 701    |            | 518    |            | 2,027  |
| 30–89 days past due loans held for sale .....                           |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| 90+ days past due loans held for sale .....                             |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| Nonaccrual loans held for sale .....                                    |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| Total past due and nonaccrual loans held for sale .....                 |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| Restructured loans and leases in compliance .....                       |            | 1,801  |            | 3,814  |            | 5,005  |            | 8,319  |            | 9,874  |
| Other real estate owned .....   |            | 3,074  |            | 4,571  |            | 3,057  |            | 376    |            | 1,283  |
| <b>Other Assets</b>   |            |        |            |        |            |        |            |        |            |        |
| 30–89 days past due .....   |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| 90+ days past due .....   |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| Nonaccrual .....  |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| Total other assets past due and nonaccrual .....                        |            | 0      |            | 0      |            | 0      |            | 0      |            | 0      |
| <b>Percent of Loans and Leases</b>                                      |            |        |            |        |            |        |            |        |            |        |
| 30–89 days past due loans and leases .....                              | 0.09       | 0.32   | 13         | 0.11   | 0.39       | 11     | 0.21       | 0.31   | 38         | 0.13   |
| 90+ days past due loans and leases .....                                | 0.01       | 0.10   | 39         | 0.02   | 0.12       | 41     | 0.02       | 0.03   | 65         | 0.03   |
| Nonaccrual loans and leases .....                                       | 0.22       | 0.46   | 21         | 0.33   | 0.66       | 20     | 0.41       | 0.48   | 48         | 0.63   |
| 90+ days past due and nonaccrual loans and leases .....                 | 0.23       | 0.62   | 17         | 0.35   | 0.85       | 17     | 0.44       | 0.54   | 42         | 0.65   |
| 30–89 days past due restructured .....                                  | 0          | 0.01   | 21         | 0      | 0.01       | 33     | 0          | 0      | 29         | 0      |
| 90+ days past due restructured .....                                    | 0          | 0      | 30         | 0      | 0.01       | 70     | 0          | 0      | 45         | 0      |
| Nonaccrual restructured .....   | 0.01       | 0.10   | 13         | 0.02   | 0.13       | 17     | 0.01       | 0.07   | 25         | 0.01   |
| 30–89 days past due loans held for sale .....                           | 0          | 0      | 40         | 0      | 0          | 38     | 0          | 0      | 47         | 0      |
| 90+ days past due loans held for sale .....                             | 0          | 0      | 41         | 0      | 0          | 41     | 0          | 0      | 48         | 0      |
| Nonaccrual loans held for sale .....                                    | 0          | 0      | 40         | 0      | 0.01       | 38     | 0          | 0      | 48         | 0      |
| <b>Percent of Loans and Leases and Other Assets</b>                     |            |        |            |        |            |        |            |        |            |        |
| <b>30+ Days Past Due and Nonaccrual</b>                                 |            |        |            |        |            |        |            |        |            |        |
| 30–89 days past due assets .....  | 0.09       | 0.32   | 13         | 0.11   | 0.40       | 11     | 0.21       | 0.31   | 38         | 0.13   |
| 90+ days past due assets .....  | 0.01       | 0.10   | 38         | 0.02   | 0.12       | 41     | 0.02       | 0.03   | 65         | 0.03   |
| Nonaccrual assets .....   | 0.22       | 0.47   | 21         | 0.33   | 0.67       | 20     | 0.41       | 0.48   | 47         | 0.63   |
| 30+ days past due and nonaccrual assets .....                           | 0.32       | 0.97   | 11         | 0.46   | 1.29       | 8      | 0.65       | 0.87   | 40         | 0.78   |
| <b>Percent of Total Assets</b>  |            |        |            |        |            |        |            |        |            |        |
| 90+ days past due and nonaccrual assets .....                           | 0.13       | 0.36   | 15         | 0.23   | 0.52       | 20     | 0.30       | 0.39   | 40         | 0.48   |
| 90+ days past due and nonaccrual assets + other real estate owned ..... | 0.15       | 0.37   | 19         | 0.27   | 0.55       | 20     | 0.34       | 0.45   | 40         | 0.48   |
| <b>Restructured and Nonaccrual Loans and Leases</b>                     |            |        |            |        |            |        |            |        |            |        |
| <b>+ OREO as Percent of:</b>  |            |        |            |        |            |        |            |        |            |        |
| Total assets .....  | 0.16       | 0.41   | 14         | 0.30   | 0.60       | 22     | 0.37       | 0.56   | 33         | 0.57   |
| Allowance for loan and lease losses .....                               | 23.69      | 62.64  | 15         | 31.13  | 66.66      | 17     | 66.90      | 92.08  | 41         | 86.51  |
| Equity capital + allowance for loan and lease losses .....              | 1.48       | 3.60   | 16         | 2.29   | 4.97       | 21     | 2.82       | 4.77   | 31         | 4.19   |
| Tier 1 capital + allowance for loan and lease losses .....              | 1.80       | 4.30   | 13         | 2.90   | 6.05       | 20     | 3.68       | 5.30   | 37         | 5.25   |
| Loans and leases + other real estate owned .....                        | 0.29       | 0.71   | 14         | 0.46   | 0.97       | 18     | 0.53       | 0.78   | 33         | 0.78   |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

|  |                           |  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|--|---------------------------|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  |                           |  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |                           |  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate  | 30–89 days past due ..... |  | 0.11       | 0.26     | 29  | 0.14       | 0.39     | 20  | 0.24       | 0.28     | 53  | 0.16       | 0.29     | 38  | 0.25       | 0.29     | 54  |
|  | 90+ days past due .....   |  | 0.01       | 0.12     | 51  | 0.03       | 0.16     | 53  | 0.03       | 0.03     | 68  | 0.02       | 0.03     | 64  | 0.02       | 0.05     | 62  |
|  | Nonaccrual.....           |  | 0.17       | 0.52     | 21  | 0.29       | 0.76     | 17  | 0.37       | 0.45     | 43  | 0.40       | 0.48     | 50  | 0.45       | 0.43     | 58  |
| Commercial and industrial  | 30–89 days past due ..... |  | 0.03       | 0.24     | 12  | 0.02       | 0.23     | 7   | 0.17       | 0.22     | 50  | 0.03       | 0.23     | 25  | 0.17       | 0.27     | 56  |
|  | 90+ days past due .....   |  | 0.02       | 0.04     | 53  | 0          | 0.03     | 16  | 0.02       | 0.02     | 72  | 0.07       | 0.02     | 87  | 0.17       | 0.01     | 92  |
|  | Nonaccrual.....           |  | 0.51       | 0.57     | 56  | 0.58       | 0.75     | 42  | 0.75       | 0.74     | 63  | 1.71       | 0.61     | 87  | 0.46       | 0.60     | 52  |
| Individuals  | 30–89 days past due ..... |  | 0.04       | 0.63     | 17  | 0.57       | 0.83     | 36  | 0.20       | 0.60     | 30  | 0.13       | 0.68     | 25  | 0.49       | 0.69     | 47  |
|  | 90+ days past due .....   |  | 0          | 0.09     | 17  | 0.18       | 0.14     | 72  | 0          | 0.02     | 31  | 0          | 0.03     | 31  | 0          | 0.03     | 29  |
|  | Nonaccrual.....           |  | 0.03       | 0.17     | 35  | 0.28       | 0.28     | 65  | 0.10       | 0.12     | 58  | 0.06       | 0.15     | 44  | 0          | 0.21     | 14  |
| Depository institution loans   | 30–89 days past due ..... |  | 0          | 0.01     | 45  | 0          | 0        | 46  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
|  | 90+ days past due .....   |  | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
|  | Nonaccrual.....           |  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| Agricultural   | 30–89 days past due ..... |  | 0          | 0.07     | 30  | 0          | 0.17     | 28  | 0          | 0.10     | 34  | 0          | 0.11     | 34  | 0          | 0.15     | 35  |
|  | 90+ days past due .....   |  | 0          | 0        | 42  | 0          | 0        | 44  | 0          | 0        | 47  | 0          | 0.01     | 44  | 0          | 0        | 45  |
|  | Nonaccrual.....           |  | 0          | 0.70     | 27  | 0          | 0.49     | 24  | 0.09       | 0.80     | 59  | 0          | 0.46     | 31  | 0          | 0.31     | 31  |
| Foreign governments  | 30–89 days past due ..... |  |            | 0.50     |     |            | 0        |     |            |          |     |            |          |     |            |          |     |
|  | 90+ days past due .....   |  |            | 0        |     |            | 0        |     |            |          |     |            |          |     |            |          |     |
|  | Nonaccrual.....           |  |            | 0.15     |     |            | 0.09     |     |            |          |     |            |          |     |            |          |     |
| Other loans and leases   | 30–89 days past due ..... |  | 0          | 0.12     | 33  | 0          | 0.18     | 15  | 0.02       | 0.28     | 56  | 0.01       | 0.18     | 53  | 0.05       | 0.12     | 68  |
|  | 90+ days past due .....   |  | 0          | 0.01     | 34  | 0          | 0.01     | 33  | 0          | 0        | 40  | 0          | 0        | 85  | 0          | 0        | 44  |
|  | Nonaccrual.....           |  | 0          | 0.09     | 21  | 0          | 0.15     | 39  | 0          | 0.04     | 37  | 0.03       | 0.04     | 78  | 0.27       | 0.06     | 86  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

|                              |                           | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|                              |                           | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
|                              |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Memoranda</b>             |                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 1–4 family                   | 30–89 days past due ..... | 0.34       | 0.46     | 46  | 0.46       | 0.65     | 44  | 0.35       | 0.53     | 43  | 0.39       | 0.52     | 51  | 0.38       | 0.56     | 41  |
|                              | 90+ days past due .....   | 0.05       | 0.24     | 58  | 0.09       | 0.33     | 61  | 0.05       | 0.05     | 73  | 0.05       | 0.04     | 70  | 0.05       | 0.06     | 70  |
|                              | Nonaccrual .....          | 0.19       | 0.71     | 14  | 0.61       | 0.89     | 40  | 0.51       | 0.55     | 51  | 0.45       | 0.61     | 44  | 0.44       | 0.65     | 38  |
| Revolving                    | 30–89 days past due ..... | 0.60       | 0.28     | 86  | 0.66       | 0.48     | 70  | 0.29       | 0.36     | 51  | 0.31       | 0.36     | 56  | 0.53       | 0.29     | 75  |
|                              | 90+ days past due .....   | 0.02       | 0.02     | 76  | 0.01       | 0.03     | 70  | 0.01       | 0.01     | 76  | 0          | 0.02     | 37  | 0.07       | 0.02     | 88  |
|                              | Nonaccrual .....          | 0.33       | 1.18     | 32  | 0.52       | 1.13     | 37  | 0.36       | 0.34     | 57  | 0.46       | 0.35     | 67  | 0.66       | 0.42     | 75  |
| Closed-end                   | 30–89 days past due ..... | 0.28       | 0.49     | 35  | 0.40       | 0.65     | 36  | 0.37       | 0.56     | 42  | 0.40       | 0.54     | 51  | 0.35       | 0.63     | 38  |
|                              | 90+ days past due .....   | 0.05       | 0.26     | 58  | 0.11       | 0.38     | 64  | 0.06       | 0.05     | 75  | 0.06       | 0.05     | 74  | 0.05       | 0.06     | 66  |
| Junior lien                  | 30–89 days past due ..... | 0.16       | 0.67     | 12  | 0.63       | 0.87     | 46  | 0.56       | 0.57     | 52  | 0.45       | 0.64     | 40  | 0.39       | 0.68     | 35  |
|                              | Nonaccrual .....          | 0.05       | 0.01     | 92  | 0.06       | 0.02     | 88  | 0.04       | 0.02     | 80  | 0.05       | 0.02     | 83  | 0.07       | 0.03     | 81  |
|                              | 90+ days past due .....   | 0          | 0        | 82  | 0.01       | 0        | 92  | 0          | 0        | 41  | 0          | 0        | 81  | 0.02       | 0        | 91  |
|                              | Nonaccrual .....          | 0.03       | 0.03     | 55  | 0.05       | 0.04     | 64  | 0.04       | 0.03     | 69  | 0.05       | 0.03     | 72  | 0.03       | 0.04     | 50  |
| Commercial real estate       | 30–89 days past due ..... | 0.02       | 0.15     | 18  | 0.01       | 0.26     | 11  | 0.18       | 0.15     | 66  | 0.04       | 0.16     | 30  | 0.19       | 0.15     | 66  |
|                              | 90+ days past due .....   | 0          | 0.01     | 28  | 0          | 0.02     | 23  | 0.02       | 0.02     | 76  | 0          | 0.02     | 66  | 0          | 0.02     | 66  |
|                              | Nonaccrual .....          | 0.17       | 0.38     | 32  | 0.16       | 0.62     | 16  | 0.30       | 0.34     | 52  | 0.39       | 0.41     | 61  | 0.48       | 0.33     | 75  |
| Construction and development | 30–89 days past due ..... | 0.01       | 0.17     | 44  | 0.10       | 0.28     | 50  | 0.03       | 0.20     | 52  | 0.12       | 0.17     | 61  | 0.14       | 0.18     | 63  |
|                              | 90+ days past due .....   | 0          | 0.01     | 38  | 0          | 0.01     | 35  | 0          | 0.01     | 43  | 0.02       | 0        | 90  | 0.03       | 0.01     | 86  |
|                              | Nonaccrual .....          | 0          | 0.20     | 15  | 0          | 0.41     | 23  | 0.15       | 0.18     | 67  | 0.02       | 0.18     | 48  | 0.23       | 0.21     | 69  |
| 1–4 family                   | 30–89 days past due ..... | 0.01       | 0.02     | 70  | 0.05       | 0.03     | 75  | 0.02       | 0.05     | 69  | 0.12       | 0.07     | 77  | 0.14       | 0.05     | 84  |
|                              | 90+ days past due .....   | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 47  | 0          | 0        | 48  | 0.03       | 0        | 95  |
|                              | Nonaccrual .....          | 0          | 0.01     | 32  | 0          | 0.03     | 55  | 0.15       | 0.01     | 91  | 0.02       | 0.04     | 76  | 0.01       | 0.04     | 71  |
| Other                        | 30–89 days past due ..... | 0          | 0.13     | 21  | 0.05       | 0.22     | 50  | 0          | 0.12     | 54  | 0          | 0.06     | 28  | 0          | 0.08     | 26  |
|                              | 90+ days past due .....   | 0          | 0        | 41  | 0          | 0        | 40  | 0          | 0        | 44  | 0.02       | 0        | 93  | 0          | 0.01     | 44  |
|                              | Nonaccrual .....          | 0          | 0.16     | 18  | 0          | 0.35     | 12  | 0          | 0.14     | 24  | 0          | 0.10     | 25  | 0.21       | 0.12     | 75  |
| Multifamily                  | 30–89 days past due ..... | 0          | 0.07     | 27  | 0          | 0.09     | 22  | 0          | 0.03     | 38  | 0.02       | 0.03     | 78  | 0.45       | 0.04     | 95  |
|                              | 90+ days past due .....   | 0          | 0        | 46  | 0          | 0        | 45  | 0.09       | 0        | 95  | 0          | 0        | 46  | 0          | 0        | 45  |
|                              | Nonaccrual .....          | 0.08       | 0.17     | 68  | 0.08       | 0.11     | 58  | 0          | 0.03     | 37  | 0          | 0.04     | 34  | 0.05       | 0.05     | 73  |
| Nonfarm non-residential      | 30–89 days past due ..... | 0.02       | 0.13     | 28  | 0          | 0.23     | 6   | 0.25       | 0.13     | 80  | 0.03       | 0.17     | 31  | 0.13       | 0.14     | 57  |
|                              | 90+ days past due .....   | 0          | 0.01     | 31  | 0          | 0.02     | 26  | 0.01       | 0.02     | 76  | 0          | 0.02     | 34  | 0          | 0.02     | 33  |
|                              | Nonaccrual .....          | 0.22       | 0.45     | 35  | 0.22       | 0.80     | 20  | 0.40       | 0.36     | 56  | 0.54       | 0.52     | 62  | 0.61       | 0.40     | 75  |
| Owner Occupied               | 30–89 days past due ..... | 0.02       | 0.04     | 40  | 0          | 0.07     | 8   | 0.16       | 0.06     | 83  | 0.03       | 0.08     | 49  | 0.02       | 0.06     | 40  |
|                              | 90+ days past due .....   | 0          | 0        | 37  | 0          | 0        | 33  | 0          | 0.01     | 81  | 0          | 0        | 38  | 0          | 0.01     | 35  |
|                              | Nonaccrual .....          | 0.21       | 0.17     | 63  | 0.19       | 0.27     | 40  | 0.39       | 0.19     | 78  | 0.27       | 0.20     | 70  | 0.29       | 0.16     | 77  |
| Other                        | 30–89 days past due ..... | 0.01       | 0.08     | 37  | 0          | 0.14     | 11  | 0.10       | 0.05     | 81  | 0          | 0.07     | 37  | 0.11       | 0.06     | 77  |
|                              | 90+ days past due .....   | 0          | 0        | 37  | 0          | 0.01     | 33  | 0          | 0.01     | 84  | 0          | 0.01     | 39  | 0          | 0.01     | 39  |
|                              | Nonaccrual .....          | 0.01       | 0.23     | 19  | 0.03       | 0.44     | 14  | 0.02       | 0.14     | 34  | 0.27       | 0.22     | 71  | 0.32       | 0.16     | 77  |
| Farmland                     | 30–89 days past due ..... | 0          | 0.10     | 31  | 0          | 0.11     | 30  | 0          | 0.21     | 28  | 0          | 0.09     | 32  | 0.10       | 0.10     | 73  |
|                              | 90+ days past due .....   | 0          | 0        | 45  | 0          | 0        | 45  | 0          | 0.01     | 45  | 0          | 0        | 46  | 0          | 0        | 45  |
|                              | Nonaccrual .....          | 0          | 0.69     | 23  | 0          | 1.13     | 19  | 0          | 1.06     | 24  | 0          | 0.49     | 27  | 0          | 0.44     | 28  |
| Credit card                  | 30–89 days past due ..... |            | 0.81     |     |            | 0.95     |     | 0          | 0.87     | 18  | 0          | 1.03     | 23  | 0          | 0.83     | 23  |
|                              | 90+ days past due .....   |            | 0.45     |     |            | 0.63     |     | 0          | 0.18     | 30  | 0          | 0.26     | 36  | 0          | 0.22     | 36  |
|                              | Nonaccrual .....          |            | 0.10     |     |            | 0.05     |     | 0          | 0        | 46  | 0          | 0.07     | 42  | 0          | 0.08     | 42  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |    |       |       |    |       |       |    |       |       |    |
|---|------------|------------|------------|------------|------------|----|-------|-------|----|-------|-------|----|-------|-------|----|
| <b>Common Equity Tier 1 Capital</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Common stock plus related surplus .....                                     | 1,250,407  | 1,215,930  | 1,220,287  | 1,073,943  | 1,069,935  |    |       |       |    |       |       |    |       |       |    |
| Retained earnings .....   | 112,974    | 44,824     | -14,813    | -72,167    | -132,122   |    |       |       |    |       |       |    |       |       |    |
| Accumulated other comprehensive income (AOCI) .....                         | -23,758    | 33,309     | 14,960     | -6,812     | -2,810     |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 minority interest .....                                | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital before adjustments/deductions .....            | 1,339,623  | 1,294,063  | 1,220,434  | 994,964    | 935,003    |    |       |       |    |       |       |    |       |       |    |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>                 |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Less: Goodwill, intangible assets, and deferred tax assets .....            | 367,507    | 351,721    | 357,079    | 291,852    | 293,785    |    |       |       |    |       |       |    |       |       |    |
| Accumulated other comprehensive income-related adjustments .....            | -23,758    | 33,309     | 14,960     | -6,812     | -3,415     |    |       |       |    |       |       |    |       |       |    |
| Other deductions from common equity tier 1 capital .....                    | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Subtotal: .....   | 995,874    | 909,033    | 848,395    | 709,924    | 644,633    |    |       |       |    |       |       |    |       |       |    |
| Adjustments and deductions for common equity tier 1 capital .....           | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital .....  | 995,874    | 909,033    | 848,395    | 709,924    | 644,633    |    |       |       |    |       |       |    |       |       |    |
| <b>Additional Tier 1 Capital</b>  |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital instruments and related surplus .....             | 74,000     | 74,000     | 74,000     | 74,000     | 74,000     |    |       |       |    |       |       |    |       |       |    |
| Non-qualifying capital instruments .....                                    | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Tier 1 minority interest not included in common equity tier 1 capital ..... | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital before deductions .....                           | 74,000     | 74,000     | 74,000     | 74,000     | 74,000     |    |       |       |    |       |       |    |       |       |    |
| Less: Additional tier 1 capital deductions .....                            | 0          | 0          | 0          | 0          | 532        |    |       |       |    |       |       |    |       |       |    |
| Additional tier 1 capital .....   | 74,000     | 74,000     | 74,000     | 74,000     | 73,468     |    |       |       |    |       |       |    |       |       |    |
| <b>Tier 1 Capital</b> .....   | 1,069,874  | 983,033    | 922,395    | 783,924    | 718,101    |    |       |       |    |       |       |    |       |       |    |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital instruments and related surplus .....                        | 185,000    | 185,000    | 60,000     | 60,000     | 65,500     |    |       |       |    |       |       |    |       |       |    |
| Non-qualifying capital instruments .....                                    | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Total capital minority interest not included in tier 1 capital .....        | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Allowance for loan and lease losses in tier 2 capital .....                 | 65,313     | 77,965     | 53,748     | 50,648     | 53,582     |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach eligible credit reserves .....                     |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Unrealized gains on AFS preferred stock classified as equity .....          |            |            |            |            | 0          |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital before deductions .....                                      | 250,313    | 262,965    | 113,748    | 110,648    | 119,082    |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach tier 2 capital before deductions .....             |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Less: Tier 2 capital deductions .....                                       | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Tier 2 capital .....  | 250,313    | 262,965    | 113,748    | 110,648    | 119,082    |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach tier 2 capital .....                               |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Total capital .....   | 1,320,187  | 1,245,998  | 1,036,143  | 894,572    | 837,183    |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach total capital .....                                |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| <b>Total Assets for Capital Ratios</b>                                      |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Average total consolidated assets, adjusted .....                           | 12,925,913 | 10,394,643 | 9,691,055  | 7,859,434  | 7,634,017  |    |       |       |    |       |       |    |       |       |    |
| Less: Deductions from common equity tier 1 capital .....                    | 367,507    | 351,721    | 357,079    | 291,852    | 294,317    |    |       |       |    |       |       |    |       |       |    |
| Less: Other deductions .....  | 0          | 0          | 0          | 0          | 0          |    |       |       |    |       |       |    |       |       |    |
| Total assets for leverage ratio .....                                       | 12,558,406 | 10,042,922 | 9,333,976  | 7,567,582  | 7,339,700  |    |       |       |    |       |       |    |       |       |    |
| Total risk-weighted assets .....  | 8,407,421  | 7,312,691  | 7,385,320  | 6,032,964  | 5,916,372  |    |       |       |    |       |       |    |       |       |    |
| Exited advanced approach total RWA .....                                    |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| <b>Capital Ratios</b>   |            |            |            |            |            |    |       |       |    |       |       |    |       |       |    |
| Common equity tier 1 capital, column A .....                                | 11.85      | 12.37      | 44         | 12.43      | 12.35      | 57 | 11.49 | 12.50 | 41 | 11.77 | 12.37 | 49 | 10.90 | 11.95 | 38 |
| Common equity tier 1 capital, column B .....                                | 0          | 0.29       | 46         | 0          | 0.30       | 46 | 0     | 0     | 50 | 0     | 0     | 50 | 0     | 0     | 50 |
| Tier 1 capital, column A .....  | 12.73      | 13.11      | 49         | 13.44      | 13.08      | 62 | 12.49 | 13.19 | 44 | 12.99 | 13.03 | 60 | 12.14 | 12.68 | 49 |
| Tier 1 capital, column B .....  | 0          | 0.34       | 46         | 0          | 0.34       | 46 | 0     | 0     | 50 | 0     | 0     | 50 | 0     | 0     | 50 |
| Total capital, column A .....   | 15.70      | 14.91      | 68         | 17.04      | 15.23      | 80 | 14.03 | 14.63 | 44 | 14.83 | 14.48 | 69 | 14.15 | 14.15 | 61 |
| Total capital, column B .....   | 0          | 0.37       | 46         | 0          | 0.39       | 46 | 0     | 0     | 50 | 0     | 0     | 50 | 0     | 0     | 50 |
| Tier 1 leverage .....   | 8.52       | 8.98       | 37         | 9.79       | 9.13       | 75 | 9.88  | 10.39 | 36 | 10.36 | 10.37 | 54 | 9.78  | 10.04 | 48 |
| Supplementary leverage ratio, advanced approaches HCs .....                 |            | 6.71       |            | 8.72       |            |    |       |       |    |       |       |    |       |       |    |

**Insurance and Broker-Dealer Activities**

| Dollar Amount in Thousands                                | 12/31/2021 |  |         | 12/31/2020 |  |         | 12/31/2019 |  |         | 12/31/2018 |  |         | 12/31/2017 |  |         | Percent Change |         |
|---|------------|--|---------|------------|--|---------|------------|--|---------|------------|--|---------|------------|--|---------|----------------|---------|
|   |            |  |         |            |  |         |            |  |         |            |  |         |            |  |         | 1-Year         | 5-Year  |
| <b>Insurance Activities</b>                               |            |  |         |            |  |         |            |  |         |            |  |         |            |  |         |                |         |
| Total insurance underwriting assets .....                 |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total property and casualty assets .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Reinsurance recoverables (P/C) .....                      |            |  |         |            |  |         |            |  |         |            |  |         |            |  |         |                |         |
| Total life and health assets .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Reinsurance recoverables (L/H) .....                      |            |  |         |            |  |         |            |  |         |            |  |         |            |  |         |                |         |
| Separate account assets (L/H) .....                       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total insurance underwriting equity .....                 |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total property and casualty equity .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total life and health equity .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total insurance underwriting net income .....             |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total property and casualty .....                         |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Total life and health .....                               |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Claims and claims adjusted expense reserves (P/C) .....   |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Unearned premiums (P/C) .....                             |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Policyholder benefit and contractholder funds (L/H) ..... |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Separate account liabilities (L/H) .....                  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Insurance activities revenue .....                        |            |  | 103     |            |  | 174     |            |  | 22      |            |  | 182     |            |  | 196     | -40.80         | 2475.00 |
| Other insurance activities income .....                   |            |  | 103     |            |  | 174     |            |  | 22      |            |  | 182     |            |  | 196     | -40.80         | 2475.00 |
| Insurance and reinsurance underwriting income .....       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Premiums .....  |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Credit related insurance underwriting .....               |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Other insurance underwriting .....                        |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Insurance benefits, losses, expenses .....                |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Net assets of insurance underwriting subsidiaries .....   |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |            |  | 0       |                |         |
| Life insurance assets .....                               |            |  | 176,940 |            |  | 176,405 |            |  | 173,595 |            |  | 128,491 |            |  | 126,737 | 0.30           | 121.95  |

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |        |     |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|--------|-----|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct    | BHC | Peer # 2 | Pct |
| <b>Analysis Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |        |     |          |     |
| Insurance underwriting assets / Consolidated assets .....                          | 0          | 0        | 40  | 0          | 0        | 39  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 47     |     |          |     |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets .....    | 53.11      |          |     | 53.67      |          |     | 60         |          |     | 66.67      |          |     |            |          | 75     |     |          |     |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets .....    | 46.89      |          |     | 46.33      |          |     | 40         |          |     | 33.33      |          |     |            |          | 25     |     |          |     |
| Separate account assets (L/H) / Total life assets .....                            | 13.40      |          |     | 11.24      |          |     | 0          |          |     | 0          |          |     |            |          | 0      |     |          |     |
| Insurance activities revenue / Adjusted operating income .....                     | 0.03       | 0.36     | 41  | 0.04       | 0.41     | 44  | 0.01       | 0.37     | 51  | 0.05       | 0.46     | 59  | 0.07       | 0.44     | 63     |     |          |     |
| Premium income / Insurance activities revenue .....                                | 0          | 2.76     | 42  | 0          | 2.84     | 40  | 0          | 0.03     | 47  | 0          | 0        | 48  | 0          | 0.01     | 47     |     |          |     |
| Credit related premium income / Total premium income .....                         | 32.99      |          |     | 38.23      |          |     | 100        |          |     | 50         |          |     |            |          | 60     |     |          |     |
| Other premium income / Total premium income .....                                  | 67.01      |          |     | 61.77      |          |     | 0          |          |     | 50         |          |     |            |          | 40     |     |          |     |
| Insurance underwriting net income / Consolidated net income .....                  | 0          | 0.02     | 44  | 0          | 0.03     | 44  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 47     |     |          |     |
| Insurance net income (P/C) / Equity (P/C) .....                                    | 23.22      |          |     | 15.59      |          |     | 37.86      |          |     | 72.25      |          |     |            |          | 31.81  |     |          |     |
| Insurance net income (L/H) / Equity (L/H) .....                                    | 4.49       |          |     | 3.62       |          |     |            |          |     |            |          |     |            |          |        |     |          |     |
| Insurance benefits, losses, expenses / Insurance premiums .....                    | 927.51     |          |     | 447.82     |          |     | 132.57     |          |     | 116.87     |          |     |            |          | 136.34 |     |          |     |
| Reinsurance recovery (P/C) / Total assets (P/C) .....                              |            | 0.07     |     |            | 0.07     |     |            | 0        |     |            | 0        |     |            |          | 0      |     |          |     |
| Reinsurance recovery (L/H) / Total assets (L/H) .....                              |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            |          | 0      |     |          |     |
| Net assets of insurance underwriting subsidiaries / Consolidated assets .....      | 0          | 0        | 44  | 0          | 0        | 44  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49     |     |          |     |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..... | 15.28      | 12       | 60  | 16.27      | 11.03    | 70  | 17.78      | 11.53    | 74  | 15.40      | 13.70    | 56  | 16.42      | 14.86    | 55     |     |          |     |
| <b>Broker-Dealer Activities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |        |     |          |     |
| Net assets of broker-dealer subsidiaries (\$000) .....                             |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |        | 0   |          |     |
| Net assets of broker-dealer subsidiaries / Consolidated assets .....               | 0          | 0.46     | 37  | 0          | 0.75     | 37  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49     | 0   | 0        | 49  |

## Foreign Activities

| Dollar Amount in Thousands   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>  |            |            |            |            |            |
| Total foreign loans and leases .....                               | 22,288     | 21,287     | 11,591     | 5,286      | 6,726      |
| Real estate loans.....   | 22,288     | 21,287     | 11,591     | 5,286      | 6,726      |
| Commercial and industrial loans .....                              | 0          | 0          | 0          | 0          | 0          |
| Loans to depository institutions and other banks acceptances ..... | 0          | 0          | 0          | 0          | 0          |
| Loans to foreign governments and institutions .....                | 0          | 0          | 0          | 0          | 0          |
| Loans to individuals .....   | 0          | 0          | 0          | 0          | 0          |
| Agricultural loans.....  | 0          | 0          | 0          | 0          | 0          |
| Other foreign loans.....   | 0          | 0          | 0          | 0          | 0          |
| Lease financing receivables.....                                   | 0          | 0          | 0          | 0          | 0          |
| Debt securities .....  | 15,591     | 503        | 3,718      | 3,190      | 499        |
| Interest-bearing bank balances .....                               | 0          | 0          | 0          | 0          | 0          |
| Total selected foreign assets .....                                | 37,879     | 21,790     | 15,309     | 8,476      | 7,225      |
| Total foreign deposits .....                                       | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing deposits .....                                    | 0          | 0          | 0          |            |            |
| Non-interest-bearing deposits.....                                 | 0          | 0          | 0          |            |            |

|   | BHC   | Peer # 1 | Pct | BHC   | Peer # 1 | Pct | BHC    | Peer # 2 | Pct | BHC    | Peer # 2 | Pct | BHC    | Peer # 2 | Pct    |
|---|-------|----------|-----|-------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|--------|
| <b>Analysis Ratios</b>                                  |       |          |     |       |          |     |        |          |     |        |          |     |        |          |        |
| Yield: Foreign loans .....                              | 0     | 0.66     | 33  | 0     | 0.87     | 31  | 0      | 0        | 48  | 0      | 0        | 48  | 0      | 0        | 48     |
| Cost: Interest-bearing deposits.....                    |       | 0.14     |     |       | 0.42     |     |        | 2.53     |     |        | 1.85     |     |        |          | 0.84   |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |       |          |     |       |          |     |        |          |     |        |          |     |        |          |        |
| Real estate loans .....                                 |       | 0.20     |     |       | 5.18     |     |        |          |     |        |          |     |        |          |        |
| Commercial and industrial loans .....                   |       | 0.79     |     |       | 0.64     |     |        | 2.35     |     |        | 3.83     |     |        |          | 4.38   |
| Foreign governments and institutions .....              |       | 0        |     |       | 0        |     |        |          |     |        |          |     |        |          |        |
| <b>Growth Rates</b>                                     |       |          |     |       |          |     |        |          |     |        |          |     |        |          |        |
| Net loans and leases.....                               | 4.70  | 6.83     | 56  | 83.65 | -2.40    | 92  | 119.28 | -47.91   | 89  | -21.41 | -27.26   | 46  | -27.72 | 22.03    | 35     |
| Total selected assets.....                              | 73.84 | 9.48     | 86  | 42.33 | 2.04     | 87  | 80.62  | -25.04   | 92  | 17.31  | 5.03     | 80  | -26.31 | -5.54    | 32     |
| Deposits .....  |       | 0.73     |     |       | 3.46     |     |        | 2.53     |     |        | -2.42    |     |        |          | -22.72 |

**Servicing, Securitization and Asset Sale Activities—Part 1**

| Activity  | Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |  |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--|
|   |                            | 1-Year     | 5-Year     |            |            |            |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Retained credit exposure.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Unused commitments to provide liquidity (servicer advance).....                       |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Seller's interest carried as securities and loans .....                               |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Activity as a Percent of Total Assets</b>  |                            |            |            |            |            |            |                |  |
| Securitization activities.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| 1–4 family residential loans .....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Home equity lines .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit card receivables.....  |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Auto loans.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Commercial and Industrial loans .....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| All other loans and leases.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Asset-backed commercial paper conduits.....   |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Credit exposure from credit enhancements provided to conduit structures .....         |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| Liquidity commitments provided to conduit structures .....                            |                            | 0          | 0          | 0          | 0          | 0          | 0              |  |
| <b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b> |                            |            |            |            |            |            |                |  |
| 1–4 family residential loans .....  |                            |            |            |            |            |            |                |  |
| Home equity lines .....   |                            |            |            |            |            |            |                |  |
| Credit card receivables.....  |                            |            |            |            |            |            |                |  |
| Auto loans and other consumer loans.....  |                            |            |            |            |            |            |                |  |
| Commercial and industrial loans .....   |                            |            |            |            |            |            |                |  |
| All other loans and leases.....   |                            |            |            |            |            |            |                |  |

**Servicing, Securitization and Asset Sale Activities—Part 2**

|   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017       |
|---|------------|------------|------------|------------|------------------|
| <b>Percent of Total Securitization Activities by Type</b>           |            |            |            |            |                  |
| Retained credit exposure.....                                       |            |            |            |            |                  |
| 1–4 family residential loans.....                                   |            |            |            |            |                  |
| Home equity lines.....  |            |            |            |            |                  |
| Credit card receivables.....  |            |            |            |            |                  |
| Auto loans.....   |            |            |            |            |                  |
| Commercial and industrial loans.....                                |            |            |            |            |                  |
| All other loans and leases.....                                     |            |            |            |            |                  |
| Unused commitments to provide liquidity (servicer advance).....     |            |            |            |            |                  |
| Seller's interest carried as securities and loans .....             |            |            |            |            |                  |
| Home equity lines.....  |            |            |            |            |                  |
| Credit card receivables.....  |            |            |            |            |                  |
| Commercial and industrial loans .....                               |            |            |            |            |                  |
| <b>Percent of Tier 1 Capital</b>                                    |            |            |            |            |                  |
| Total retained credit exposure.....                                 | 0          | 0          | 0          | 0          | 0                |
| Total retained credit exposure and asset sale credit exposure ..... | 6.21       | 19.07      | 11.33      | 9.72       | 12.60            |
| Dollar Amount in Thousands  | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017       |
|   |            |            |            |            | Percent Change   |
|   |            |            |            |            | 1-Year    5-Year |
| <b>30–89 Days Past Due Securitized Assets</b>                       |            |            |            |            |                  |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0                |
| Commcial and industrial loans .....                                 | 0          | 0          | 0          | 0          | 0                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0                |
| Total 30–89 days past due securitized assets.....                   | 0          | 0          | 0          | 0          | 0                |
| <b>90+ Days Past Due Securitized Assets</b>                         |            |            |            |            |                  |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0                |
| Total 90+ days past due securitized assets .....                    | 0          | 0          | 0          | 0          | 0                |
| Total past due securitized assets.....                              | 0          | 0          | 0          | 0          | 0                |
| <b>Net Losses on Securitized Assets</b>                             |            |            |            |            |                  |
| 1–4 family residential loans .....                                  | 0          | 0          | 0          | 0          | 0                |
| Home equity lines.....  | 0          | 0          | 0          | 0          | 0                |
| Credit card receivables.....  | 0          | 0          | 0          | 0          | 0                |
| Auto loans .....  | 0          | 0          | 0          | 0          | 0                |
| Commercial and industrial loans .....                               | 0          | 0          | 0          | 0          | 0                |
| All other loans and leases.....                                     | 0          | 0          | 0          | 0          | 0                |
| Total net losses on securitized assets.....                         | 0          | 0          | 0          | 0          | 0                |

**Servicing, Securitization and Asset Sale Activities—Part 3**

|   | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 30–89 days past due securitized assets .....                        |            |            |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans and other consumer loans .....                                 |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total 90+ days past due securitized assets .....                          |            |            |            |            |            |
| Total past due securitized assets percent of securitized assets .....     |            |            |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>                     |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Auto loans .....  |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total net losses on securitized assets .....                              |            |            |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 30–89 days .....                             |            |            |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>                   |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| Total managed loans past due 90+ days .....                               |            |            |            |            |            |
| <b>Total Past Due Managed Assets .....</b>                                |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                       |            |            |            |            |            |
| 1–4 family residential loans .....  |            |            |            |            |            |
| Home equity lines .....   |            |            |            |            |            |
| Credit card receivables .....   |            |            |            |            |            |
| Commercial and industrial loans .....                                     |            |            |            |            |            |
| All other loans and leases .....  |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b> |            |            |            |            |            |

**Parent Company Income Statement**

|  | Dollar Amount in Thousands | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
|  |                            | 12/31/2021 | 12/31/2020 | 12/31/2019 | 12/31/2018 | 12/31/2017 | 1-Year         | 5-Year |
| <b>Operating Income</b>                                  |                            |            |            |            |            |            |                |        |
| Income from bank subsidiaries .....                      | 72,165                     | 132,129    | 80,216     | 7,202      | 6,558      | -45.38     | 427.14         |        |
| Dividends .....  | 60,000                     | 122,000    | 70,000     | 0          | 0          | -50.82     | 589.66         |        |
| Interest .....   | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Management and service fees .....                        | 12,165                     | 10,129     | 10,216     | 7,202      | 6,558      | 20.10      | 143.79         |        |
| Other income .....                                       | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Income from nonbank subsidiaries .....                   | 1,745                      | 0          | 0          | 17,981     | 4,791      |            | -63.22         |        |
| Dividends .....  | 1,745                      | 0          | 0          | 17,000     | 4,000      |            | -56.38         |        |
| Interest .....   | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Management and service fees .....                        | 0                          | 0          | 0          | 981        | 791        |            | -100.00        |        |
| Other income .....                                       | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Income from subsidiary holding companies .....           | 0                          | 0          | 0          |            |            |            |                |        |
| Dividends .....  | 0                          | 0          | 0          |            |            |            |                |        |
| Interest .....   | 0                          | 0          | 0          |            |            |            |                |        |
| Management and service fees .....                        | 0                          | 0          | 0          |            |            |            |                |        |
| Other income .....                                       | 0                          | 0          | 0          |            |            |            |                |        |
| Total income from subsidiaries .....                     | 73,910                     | 132,129    | 80,216     | 25,183     | 11,349     | -44.06     | 300.92         |        |
| Securities gains (losses) .....                          | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Other operating income .....                             | 24                         | 109        | 449        | 736        | -194       | -77.98     |                |        |
| Total operating income .....                             | 73,934                     | 132,238    | 80,665     | 25,919     | 11,155     | -44.09     | 302.60         |        |
| <b>Operating Expenses</b>                                |                            |            |            |            |            |            |                |        |
| Personnel expenses .....                                 | 17,914                     | 16,205     | 15,288     | 13,624     | 11,398     | 10.55      | 101.76         |        |
| Interest expense .....                                   | 12,323                     | 9,096      | 6,639      | 4,776      | 2,938      | 35.48      | 9837.90        |        |
| Other expenses .....                                     | 10,270                     | 10,646     | 12,375     | 9,301      | 9,586      | -3.53      | 74.72          |        |
| Provision for loan and lease losses .....                | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Total operating expenses .....                           | 40,507                     | 35,947     | 34,302     | 27,701     | 23,922     | 12.69      | 172.21         |        |
| Income (loss) before taxes .....                         | 36,468                     | 95,898     | 45,604     | 464        | -12,767    | -61.97     | 947.03         |        |
| Applicable income taxes (credit) .....                   | -8,974                     | -7,727     | -5,389     | -5,013     | -5,553     |            |                |        |
| Extraordinary items .....                                |                            |            |            |            | 0          |            |                |        |
| Income before undistributed income of subsidiaries ..... | 45,442                     | 103,625    | 50,993     | 5,477      | -7,214     | -56.15     | 501.40         |        |
| Equity in undistributed income of subsidiaries .....     | 78,007                     | -3,281     | 51,960     | 93,451     | 69,940     |            | 85.12          |        |
| Bank subsidiaries .....                                  | 77,941                     | -5,221     | 51,604     | 103,309    | 68,635     |            | 85.66          |        |
| Nonbank subsidiaries .....                               | 66                         | 1,940      | 356        | -9,858     | 1,305      | -96.60     | -58.23         |        |
| Subsidiary holding companies .....                       | 0                          | 0          | 0          | 0          | 0          |            |                |        |
| Net income (loss) .....                                  | 123,449                    | 100,344    | 102,953    | 98,928     | 62,726     | 23.03      | 148.42         |        |
| <b>Memoranda</b>   |                            |            |            |            |            |            |                |        |
| Bank net income .....                                    | 137,941                    | 116,779    | 121,604    | 103,309    | 68,635     | 18.12      | 172.18         |        |
| Nonbank net income .....                                 | 1,811                      | 1,940      | 356        | 7,142      | 5,305      | -6.65      | -56.45         |        |
| Subsidiary holding companies' net income .....           | 0                          | 0          | 0          | 0          | 0          |            |                |        |

## Parent Company Balance Sheet

|  | Dollar Amount in Thousands | 12/31/2021 | % of Total Assets | 12/31/2020 | % of Total Assets | 12/31/2019 | % of Total Assets | 12/31/2018 | 12/31/2017 | Percent Change |        |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
|  |                            |            |                   |            |                   |            |                   |            |            | 1-Year         | 5-Year |
| <b>Assets</b>  |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Investment in bank subsidiaries .....                            | 1,565,226                  | 93.04      | 1,417,130         | 89.90      | 1,417,941         | 97.55      | 1,088,710         | 1,012,396  | 10.45      | 159.92         |        |
| Common and preferred stock .....                                 | 1,565,226                  | 93.04      | 1,417,130         | 89.90      | 1,417,941         | 97.55      | 1,088,710         | 1,012,396  | 10.45      | 159.92         |        |
| Excess cost over fair value .....                                | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Investment in nonbank subsidiaries .....                         | 2,812                      | 0.17       | 2,746             | 0.17       | 806               | 0.06       | 0                 | 26,319     | 2.40       | -88.76         |        |
| Common and preferred stock .....                                 | 2,812                      | 0.17       | 2,746             | 0.17       | 806               | 0.06       | 0                 | 26,319     | 2.40       | -88.76         |        |
| Excess cost over fair value .....                                | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Investment in subsidiary holding companies .....                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common and preferred stock .....                                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Excess cost over fair value .....                                | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| <b>Assets Excluding Investment in Subsidiaries</b>               |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Net loans and leases .....                                       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities .....   | 13,571                     | 0.81       | 5,530             | 0.35       | 5,923             | 0.41       | 6,162             | 836        | 145.41     |                |        |
| Securities purchased (reverse repos) .....                       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Cash and due from affiliated depository institution .....        | 77,048                     | 4.58       | 125,820           | 7.98       | 14,672            | 1.01       | 72,007            | 54,946     | -38.76     | 180.10         |        |
| Cash and due from unrelated depository institution .....         | 1,169                      | 0.07       | 3,363             | 0.21       | 280               | 0.02       | 0                 | 0          | -65.24     |                |        |
| Premises, furnishings, fixtures and equipment .....              | 30                         | 0          | 51                | 0          | 68                | 0          | 67                | 41         | -41.18     | -90.03         |        |
| Intangible assets .....  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other assets .....   | 22,444                     | 1.33       | 21,664            | 1.37       | 13,873            | 0.95       | 6,782             | 23,692     | 3.60       | 30.69          |        |
| Balance due from subsidiaries and related institutions .....     | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Total assets .....   | 1,682,300                  | 100.00     | 1,576,304         | 100.00     | 1,453,563         | 100.00     | 1,173,728         | 1,118,230  | 6.72       | 150.27         |        |
| <b>Liabilities and Capital</b>                                   |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Deposits .....   | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities sold (repos) .....                                    | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Commercial paper .....   | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other borrowings 1 year or less .....                            | 51,944                     | 3.09       | 0                 | 0          | 6,000             | 0.41       | 0                 | 0          | 0          |                |        |
| Borrowings with maturity over 1 year .....                       | 42,000                     | 2.50       | 39,809            | 2.53       | 87,674            | 6.03       | 39,539            | 39,404     | 5.50       |                |        |
| Subordinated notes and debentures .....                          | 182,773                    | 10.86      | 182,226           | 11.56      | 59,248            | 4.08       | 59,147            | 64,715     | 0.30       |                |        |
| Other liabilities .....  | 14,836                     | 0.88       | 12,732            | 0.81       | 8,899             | 0.61       | 8,923             | 8,100      | 16.53      | 111.55         |        |
| Balance due to subsidiaries and related institutions .....       | 71,635                     | 4.26       | 71,468            | 4.53       | 71,308            | 4.91       | 71,155            | 71,008     | 0.23       | 1.08           |        |
| Total liabilities .....  | 363,188                    | 21.59      | 306,235           | 19.43      | 233,129           | 16.04      | 178,764           | 183,227    | 18.60      | 366.34         |        |
| Equity Capital .....   | 1,319,112                  | 78.41      | 1,270,069         | 80.57      | 1,220,434         | 83.96      | 994,964           | 935,003    | 3.86       | 121.96         |        |
| Perpetual preferred stock (income surplus) .....                 | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common stock .....   | 58                         | 0          | 56                | 0          | 56                | 0          | 49                | 49         | 3.57       | 48.72          |        |
| Common surplus .....   | 1,316,984                  | 78.28      | 1,253,360         | 79.51      | 1,248,216         | 85.87      | 1,080,084         | 1,084,889  | 5.08       | 68.47          |        |
| Retained earnings .....  | 92,463                     | 5.50       | 20,830            | 1.32       | -14,813           | -1.02      | -72,167           | -132,123   | 343.89     |                |        |
| Accumulated other comprehensive income .....                     | -23,758                    | -1.41      | 33,309            | 2.11       | 14,960            | 1.03       | -6,812            | -2,810     |            |                |        |
| Other equity capital components .....                            | -66,635                    | -3.96      | -37,486           | -2.38      | -27,985           | -1.93      | -6,190            | -15,002    |            |                |        |
| Total liabilities and equity capital .....                       | 1,682,300                  | 100.00     | 1,576,304         | 100.00     | 1,453,563         | 100.00     | 1,173,728         | 1,118,230  | 6.72       | 150.27         |        |
| <b>Memoranda</b>   |                            |            |                   |            |                   |            |                   |            |            |                |        |
| Loans and advances from bank subsidiaries .....                  | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans and advances from nonbank subsidiaries .....               | 71,635                     | 4.26       | 71,468            | 4.53       | 71,308            | 4.91       | 71,155            | 71,008     | 0.23       | 1.08           |        |
| Notes payable to subsidiaries that issued TPS .....              | 71,635                     | 4.26       | 71,468            | 4.53       | 71,308            | 4.91       | 71,155            | 71,008     | 0.23       | 1.08           |        |
| Loans and advances from subsidiary holding companies .....       | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Subordinated and long-term debt 1 year or less .....             | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 0                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |

## Parent Company Analysis—Part 1

|   | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |           |     | 12/31/2018 |          |     | 12/31/2017 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|-----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2  | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct |
| <b>Profitability</b>  |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Net income / Average equity capital .....   | 9.32       | 11.94    | 27  | 8.09       | 7.29     | 57  | 8.68       | 10.58     | 27  | 10.36      | 11.03    | 46  | 8.49       | 8.67     | 46  |
| Bank net income / Average equity investment in banks .....                          | 9.08       | 11.80    | 26  | 8.47       | 7.45     | 61  | 9.06       | 10.85     | 29  | 9.81       | 11.56    | 34  | 9.11       | 9.11     | 55  |
| Nonbank net income / Average equity investment in nonbanks .....                    | 69.62      | 13.12    | 96  | 106.28     | 9.75     | 99  | 220.84     | 12.07     | 99  | 32.19      | 10.83    | 86  | 20.57      | 9.81     | 77  |
| Subsidiary HCs net income / Average equity investment in sub HCs .....              |            | 10.11    |     |            | 7.01     |     |            | 15.16     |     |            | 9.40     |     |            | 8.81     |     |
| Bank net income / Parent net income .....   | 111.74     | 96.79    | 93  | 116.38     | 88.16    | 92  | 118.12     | 103.77    | 89  | 104.43     | 104.73   | 51  | 109.42     | 104.64   | 76  |
| Nonbank net income / Parent net income .....  | 1.47       | 3.40     | 59  | 1.93       | 3.59     | 60  | 0.35       | 1.08      | 66  | 7.22       | 0.99     | 94  | 8.46       | 1.13     | 93  |
| Subsidiary holding companies' net income / Parent net income .....                  |            | 65.35    |     |            | 68.34    |     |            | 92.33     |     |            | 90.39    |     |            | 90.33    |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Total liabilities / Equity capital .....  | 27.53      | 16.81    | 81  | 24.11      | 20.06    | 72  | 19.10      | 9.66      | 80  | 17.97      | 9.50     | 78  | 19.60      | 11.14    | 74  |
| Total debt / Equity capital .....   | 20.98      | 11.71    | 78  | 17.48      | 14.41    | 71  | 12.53      | 3.93      | 82  | 9.92       | 3.94     | 78  | 11.14      | 4.62     | 75  |
| Total debt + notes payable to subs that issued TPS / Equity capital .....           | 26.41      | 13.63    | 83  | 23.11      | 16.67    | 75  | 18.37      | 7.99      | 80  | 17.07      | 7.93     | 79  | 18.73      | 9.36     | 77  |
| Total debt + Loans guaranteed for affiliate / Equity capital .....                  | 20.98      | 11.77    | 78  | 17.48      | 14.68    | 71  | 12.53      | 3.97      | 82  | 9.92       | 3.98     | 78  | 11.14      | 4.64     | 75  |
| Total debt / Equity capital – excess over fair value .....                          | 20.98      | 11.81    | 78  | 17.48      | 14.52    | 70  | 12.53      | 3.93      | 82  | 9.92       | 3.94     | 78  | 11.14      | 4.62     | 75  |
| Long-term debt / Equity capital .....   | 17.04      | 10.95    | 77  | 17.48      | 13.56    | 71  | 12.04      | 3.86      | 79  | 9.92       | 3.76     | 78  | 11.14      | 4.39     | 76  |
| Short-term debt / Equity capital .....  | 3.94       | 0.57     | 88  | 0          | 0.77     | 38  | 0.49       | 0.01      | 94  | 0          | 0.03     | 45  | 0          | 0.02     | 46  |
| Current portion of long-term debt / Equity capital .....                            | 0          | 0.06     | 41  | 0          | 0.06     | 40  | 0          | 0         | 47  | 0          | 0        | 46  | 0          | 0        | 46  |
| Excess cost over fair value / Equity capital .....                                  | 0          | 0.05     | 41  | 0          | 0.08     | 39  | 0          | 0         | 46  | 0          | 0        | 46  | 0          | 0        | 46  |
| Long-term debt / Consolidated long-term debt .....                                  | 74.64      | 39.86    | 77  | 74.28      | 34.67    | 85  | 56.13      | 14.37     | 88  | 49.38      | 15.49    | 84  | 59.45      | 17.83    | 87  |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital .....                                    | 118.87     | 103.22   | 93  | 111.80     | 102.81   | 89  | 116.25     | 104.21    | 89  | 109.42     | 104.10   | 72  | 111.09     | 105.17   | 71  |
| Total investment in subs / Equity capital .....                                     | 118.87     | 108.40   | 83  | 111.80     | 110.16   | 75  | 116.25     | 104.48    | 89  | 109.42     | 104.38   | 72  | 111.09     | 105.55   | 71  |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....             |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....              |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X) .....                       | 2.02       | 0.29     | 95  | 1.49       | 0.47     | 84  | 1.93       | 0.44      | 89  | 0.95       | 0.36     | 76  | 1.65       | 0.56     | 80  |
| Equity investment in subs – equity cap / Net income-div (X) .....                   | 3.42       | 1.05     | 92  | 2.86       | 1.82     | 78  | 3.43       | 1.47      | 85  | 1.56       | 1.18     | 70  | 3.24       | 1.91     | 82  |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends .....               | 99.36      | 152.85   | 23  | 175.25     | 136.59   | 76  | 113.35     | 153.39    | 41  | 51.97      | 113.37   | 19  | 35.73      | 96.31    | 14  |
| Cash from ops + noncash items + op expense / Op expense + dividend .....            | 104.03     | 154.48   | 29  | 178.13     | 147.24   | 69  | 111.91     | 152.31    | 38  | 80.76      | 123.74   | 26  | 34.77      | 100.80   | 14  |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....   | 55.61      | 98.54    | 17  | 192        | 134.08   | 80  | 33.28      | 105.99    | 10  | 128.81     | 108.88   | 74  | 146.95     | 101.42   | 85  |
| Pretax operating income + interest expense / Interest expense .....                 | 395.93     | 1,835.33 | 20  | 1,154.29   | 2,016.32 | 57  | 786.91     | 17,211.14 | 41  | 109.72     | 1,631.73 | 25  | -334.55    | 1,955.22 | 8   |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref ..... | 340.51     | 1,770.77 | 16  | 895.44     | 1,539.23 | 52  | 553.64     | 2,481.22  | 30  | 105.78     | 1,015.91 | 22  | -133.66    | 1,082.59 | 7   |
| Dividends + interest from subsidiaries / Interest expense + dividends .....         | 97.87      | 174.12   | 21  | 213.63     | 150.43   | 80  | 135.11     | 196.13    | 44  | 38.83      | 140.89   | 14  | 11.89      | 107.07   | 14  |
| Fees + other income from subsidiaries / Salary + other expenses .....               | 43.16      | 11.92    | 84  | 37.72      | 13.95    | 78  | 36.93      | 3.91      | 89  | 35.69      | 3.76     | 90  | 35.02      | 6.15     | 87  |
| Net income / Current part of long-term debt + preferred dividends (X) .....         |            | 47.61    |     |            | 35.64    |     |            | 71.69     |     |            | 106.04   |     |            | 71.32    |     |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets .....                          | -9.12      | 3.44     | 4   | 0          | 3.85     | 24  | -0.41      | 1.59      | 12  | 0          | 1.59     | 31  | 0          | 1.68     | 30  |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>                     |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| 90+ days past due .....   |            | 0.17     |     |            | 0.10     |     |            | 0         |     |            | 0        |     |            | 0        |     |
| Nonaccrual .....  |            | 0.92     |     |            | 1.03     |     |            | 8.16      |     |            | 0.70     |     |            | 0.46     |     |
| Total .....   |            | 1.09     |     |            | 1.13     |     |            | 8.16      |     |            | 0.70     |     |            | 0.46     |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                              |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| To bank subsidiaries .....  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0         | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| To nonbank subsidiaries .....   | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0         | 49  | 0          | 0        | 49  | 0          | 0        | 50  |
| To subsidiary holding companies .....   | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0         | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| Total .....   | 0          | 0.02     | 46  | 0          | 0.05     | 46  | 0          | 0         | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| <b>As a Percent of Consolidated Holding Company Assets</b>                          |            |          |     |            |          |     |            |           |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries .....  | 0          | 1.76     | 16  | 0          | 2.66     | 14  | 0          | 0.13      | 29  | 0          | 0.14     | 27  | 0.37       | 0.15     | 79  |
| Combined thrift assets (reported only by bank holding companies) .....              | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0         | 50  | 0          | 0        | 50  | 0          | 0        | 50  |
| Combined foreign nonbank subsidiary assets .....                                    | 0          | 0.06     | 40  | 0          | 0.08     | 38  | 0          | 0         | 49  | 0          | 0        | 49  | 0          | 0        | 49  |

## Parent Company Analysis—Part 2

|  | 12/31/2021 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     | 12/31/2017 |          |       |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-------|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct | BHC        | Peer # 2 | Pct   |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends declared / Income before undistributed income.....       | 111.71     | 66.37    | 85  | 46.33      | 81.10    | 25  | 88.58      | 65.39    | 71  | 712.25     | 87.25    | 97  |            | 100.86   |       |
| Dividends declared / Net income .....                              | 41.12      | 28.27    | 77  | 47.85      | 42.29    | 60  | 43.88      | 25.65    | 78  | 39.43      | 24.10    | 72  | 48.95      | 32.32    | 72    |
| Net income – dividends / Average equity.....                       | 5.49       | 8.62     | 22  | 4.22       | 4.14     | 51  | 4.87       | 7.61     | 19  | 6.28       | 8.12     | 27  | 4.33       | 5.74     | 32    |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 118.19     | 155.92   | 36  | 254.10     | 132.17   | 84  | 154.97     | 160.93   | 57  | 0          | 131.90   | 7   | 0          | 106.72   | 8     |
| Dividends from nonbank subsidiaries .....                          | 3.44       | 4.90     | 69  | 0          | 3.41     | 23  | 0          | 2.59     | 28  | 43.58      | 2.83     | 96  | 13.03      | 2.37     | 88    |
| Dividends from subsidiary holding companies.....                   | 0          | 5.91     | 45  | 0          | 4.85     | 44  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 48    |
| Dividends from all subsidiaries .....                              | 121.63     | 203.53   | 29  | 254.10     | 174.85   | 80  | 154.97     | 209.89   | 52  | 43.58      | 144.51   | 13  | 13.03      | 114.69   | 12    |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 43.50      | 45.96    | 44  | 104.47     | 60.28    | 88  | 57.56      | 45.88    | 62  | 0          | 33.37    | 10  | 0          | 35.18    | 11    |
| Interest income from bank subsidiaries.....                        | 0          | 0.11     | 24  | 0          | 0.36     | 20  | 0          | 0.09     | 32  | 0          | 0.11     | 29  | 0          | 0.14     | 28    |
| Management and service fees from bank subsidiaries .....           | 8.82       | 0.88     | 91  | 8.67       | 1.47     | 89  | 8.40       | 0.47     | 93  | 6.97       | 0.32     | 92  | 9.55       | 0.94     | 90    |
| Other income from bank subsidiaries.....                           | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0.01     | 44  | 0          | 0        | 45    |
| Operating income from bank subsidiaries .....                      | 52.32      | 51.33    | 51  | 113.14     | 62.88    | 86  | 65.96      | 48.40    | 70  | 6.97       | 35.67    | 22  | 9.55       | 41.35    | 23    |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from nonbank subsidiaries .....                          | 96.36      | 62.63    | 67  | 0          | 56.39    | 15  | 0          | 76.61    | 11  | 238.03     | 80.47    | 91  | 75.40      | 129.02   | 50    |
| Interest income from nonbank subsidiaries.....                     | 0          | 2.44     | 31  | 0          | 7.38     | 32  | 0          | 0.91     | 44  | 0          | 0.31     | 46  | 0          | 0.63     | 45    |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.37     | 40  | 0          | 0.86     | 39  | 0          | 0.02     | 47  | 13.74      | 0.17     | 96  | 14.91      | 0.60     | 93    |
| Other income from nonbank subsidiaries.....                        | 0          | 0.07     | 45  | 0          | 0.16     | 46  | 0          | 0.01     | 47  | 0          | 0.06     | 46  | 0          | 0.08     | 46    |
| Operating income from nonbank subsidiaries .....                   | 96.36      | 87.22    | 62  | 0          | 79.84    | 8   | 0          | 83.73    | 9   | 251.76     | 96.62    | 88  | 90.31      | 153.75   | 55    |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from subsidiary holding companies.....                   |            | 38.10    |     |            | 43.51    |     |            | 65.48    |     |            | 43.51    |     |            |          | 58.43 |
| Interest income from subsidiary holding companies .....            |            | 5.26     |     |            | 8.40     |     |            | 0        |     |            | 0        |     |            |          | 0.07  |
| Management and service fees from subsidiary holding companies..... |            | 0.73     |     |            | 0.44     |     |            | 0        |     |            | 0        |     |            |          | -0.14 |
| Other income from subsidiary holding companies.....                |            | -0.40    |     |            | 0.01     |     |            | 0        |     |            | 0.15     |     |            |          | 0     |
| Operating income from subsidiary holding companies.....            |            | 58.37    |     |            | 55.20    |     |            | 65.48    |     |            | 43.66    |     |            |          | 58.36 |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |       |
| Dividends from bank subsidiaries .....                             | 81.15      | 74.16    | 34  | 92.26      | 69.76    | 47  | 86.78      | 77.61    | 26  | 0          | 72.95    | 9   | 0          | 67.33    | 11    |
| Interest income from bank subsidiaries.....                        | 0          | 0.23     | 23  | 0          | 0.63     | 20  | 0          | 0.23     | 32  | 0          | 0.55     | 29  | 0          | 1.07     | 28    |
| Management and service fees from bank subsidiaries .....           | 16.45      | 1.44     | 92  | 7.66       | 1.87     | 84  | 12.66      | 0.75     | 92  | 27.79      | 0.59     | 95  | 58.79      | 2.14     | 95    |
| Other income from bank subsidiaries.....                           | 0          | 0.02     | 46  | 0          | 0.04     | 45  | 0          | 0.01     | 46  | 0          | 0.01     | 44  | 0          | 0.01     | 45    |
| Operating income from bank subsidiaries .....                      | 97.61      | 83.13    | 44  | 99.92      | 82.20    | 81  | 99.44      | 94.06    | 53  | 27.79      | 89.39    | 13  | 58.79      | 79.76    | 17    |
| Dividends from nonbank subsidiaries .....                          | 2.36       | 3.07     | 74  | 0          | 1.95     | 23  | 0          | 1.13     | 29  | 65.59      | 2.65     | 95  | 35.86      | 1.78     | 94    |
| Interest income from nonbank subsidiaries.....                     | 0          | 0.18     | 36  | 0          | 0.73     | 36  | 0          | 0        | 45  | 0          | 0        | 46  | 0          | 0        | 46    |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.01     | 42  | 0          | 0.02     | 42  | 0          | 0        | 48  | 3.78       | 0        | 97  | 7.09       | 0        | 97    |
| Other income from nonbank subsidiaries.....                        | 0          | 0.01     | 45  | 0          | 0.01     | 46  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 46    |
| Operating income from nonbank subsidiaries .....                   | 2.36       | 4.67     | 68  | 0          | 4.70     | 16  | 0          | 1.56     | 25  | 69.37      | 3.33     | 94  | 42.95      | 3.09     | 93    |
| Dividends from subsidiary holding companies.....                   | 0          | 2.10     | 45  | 0          | 2.53     | 44  | 0          | 0        | 47  | 0          | 0        | 48  | 0          | 0        | 48    |
| Interest income from subsidiary holding companies .....            | 0          | 0.01     | 45  | 0          | 0.11     | 44  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49    |
| Management and service fees from subsidiary holding companies..... | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50    |
| Other income from subsidiary holding companies.....                | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49    |
| Operating income from subsidiary holding companies.....            | 0          | 3.91     | 43  | 0          | 4.56     | 42  | 0          | 0        | 47  | 0          | 0        | 47  | 0          | 0        | 47    |
| Loans and advances from subsidiaries / Short term debt.....        | 137.91     | 158.10   | 59  |            | 135.13   |     | 1,188.47   | 1,178.56 | 63  |            | 854.19   |     |            | 886.47   |       |
| Loans and advances from subsidiaries / Total debt .....            | 25.89      | 26.38    | 61  | 32.19      | 27.08    | 63  | 46.63      | 70.71    | 60  | 72.10      | 81.26    | 65  | 68.20      | 74.60    | 59    |